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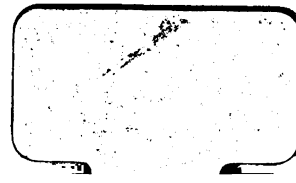


MORTOMLEY'S ESTATE.

MORTOMLEY'S ESTATE.

A Novel.

BY

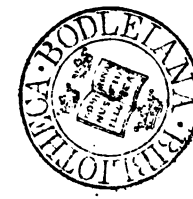
MRS. RIDDELL,

AUTHOR OF

"GEORGE GEITH," "TOO MUCH ALONE," "HOME, SWEET HOME,"
"THE EARL'S PROMISE," ETC. ETC.

IN THREE VOLUMES.

VOL. I.



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TO

Emma Martin,

OF

WADESMILL, HERTS,

THIS STORY IS DEDICATED,

AS A TOKEN OF THE AUTHOR'S RESPECT AND AFFECTION.

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MORTOMLEY'S ESTATE.

CHAPTER I.

INTRODUCES MR. ASHERILL TO THE READER.

During the course of the last ten or at most fifteen years, a new class of building has, mushroom like, sprung up in the Metropolis, which cannot perhaps better be described in a sentence than as

"The City of London Offices" (Limited).

True, none of the "Houses," "Chambers," Halls," "Buildings" that swell the ranks of this new army of offices, are so far as I know called by the above name, but they are all situated within the precincts of the City; they have been promoted by City men, they all belong to

Limited Companies or to the liquidators of those Companies, and they all resemble each other more or less—more indeed rather than less.

They are to be met with in various lanes, alleys, streets, and courts. So far as a casual observer can see, they are principally remarkable for an utter absence of comfort. They possess longer corridors, smaller rooms, steeper and more unpromising stone staircases than any other class of building, Newgate not excepted, east of Temple Bar.

So far as the mind can grasp, they are tenanted by a more wonderful race of men than Captain Cook discovered in the South Sea Islands, or Darwin conceived could ever have been eliminated from monkeys.

The windows are noticeable for having no front light, the edifices themselves are curious for the simple reason that they have been apparently built without the usual preliminaries of either architect or plan, while the men who during business hours inhabit the offices afford subject for the wildest speculation.

They have as a rule come from no one knows where; they live no one, save their victims, knows how; their business, though stated with sufficient distinctness on the walls of the halls and corridors, and the glass and panels of the doors, is a sealed mystery to every one but themselves and the poor wretches who in those dreary offices are stripped of every valuable they possess, every rag of social consideration, every vestige of self-respect, and turned out naked as they came into the world to meet the world's opprobrium and that which is tenfold harder to bear—the world's pity, and to try to make their way once again through a world it is unhappily necessary for them to pass through. And yet the men who are able to set up in business in the trade or profession (which?) that I have indicated, like the wicked, flourish as green bay trees; they gather riches, they purchase houses and inhabit them, they build barns and fill them, they lay by much treasure, they hug themselves on their balances, their position, the deference shown fearfully and servilely by those who are poorer than themselves, the fa-

miliarity of those who are richer,—never recking of that possible hour when poverty shall come upon them like an armed man, and when a hand more terrible than that of death itself shall be laid upon their shoulders and a voice whisper in their ear, "Thou fool, this night thy substance is required of thee."

As for their souls, they never think of them either. Money is palpable, spirit impalpable.

If in their blindness they ignore the probability of money making unto itself wings—even money coined as theirs has been out of the blood drawn from men's hearts, the anguished tears of women, the broken hopes of youth, and the disgrace heaped upon old age—it is not in the slightest degree likely they trouble themselves concerning the possible vagaries of their spirits.

Death, if the idea of dying present itself, is looked at either as an end of happiness or a cessation from anxiety.

It is bankruptcy in both cases. It ends a successful career; it smooths all difficulties in

the path of those whose experiments have proved abortive, whose attempts have resulted in failure; and, as the earth-worm is no respecter of persons, it cuts short the career of worldly consideration, it renders men's good opinion valueless, it places the best-esteemed City magnate in a position where even a plum of money will not enable him to pass muster in a more creditable manner than the Bethnal Green pauper who has nothing to leave his family except his bones.

Death is bankruptcy. Can I say more in its disfavour when writing of a class who hold personal bankruptcy—their own, I mean—a calamity too great to contemplate; who estimate a man's standing, for here and hereafter, by the amount he has managed to rake and scrape together; and who live by swooping down upon his possessions, and selling the house which shelters him, the bed he lies on, the toys his children have played with, the dog he has fondled, the horses he has ridden, the harp his dead mother's fingers have touched?

Much more might be said of the race, but

as one man of the genus waits, claiming particular attention, you and I reader will, leaving generalities, walk up to the first floor of Salisbury Buildings, Leadenhall Street, City, and enter the private office of Mr. Asherill, senior partner in the firm of Asherill and Swanland, Public Accountants.

Well known was Mr. Asherill in the City; his large frame, his high well-developed forehead, his massive head, his broad shoulders, his perfectly white hair, were as familiar to the *habitués* of Basinghall Street, and the thoroughfares conducting to that heaven for rogues and hell for honest people, as the faces of the ticket-porters in Lombard Street, or the livery of those stately gentlemen who lounge about the entrance to the Bank of England.

And indeed it must have been accounted a shame had it proved otherwise, for Mr. Asherill was living, moving, and having his being in the City for five-and-twenty years at all events, before the new Bankruptcy Act developed that particular class of industry in which Mr. Asherill is at this present moment

employing the great and varied talents with which, to quote his own modest phrase,—"The Lord has seen fit to bless him."

How he employed the thirty-five years preceding the above-mentioned twenty-five of his sojourn in this wicked world, it would be tedious to specify.

His enemies—for even such is the depravity of human nature, Mr. Asherill had enemies—said a considerable portion of the period must have been spent in obtaining a practical knowledge of the roguery, vice, falsehood, and trickery, which he denounced so unctuously; and it is quite certain that in whatever school he may have graduated, his information on the subject of all the sins to which flesh is prone, his thorough acquaintance with all the forms of lying and cheating, to which what he habitually styled "poor human nature" is addicted, were as complete as marvellous.

There must have been a black night at some period or other in his life; but no man in the City, at all events, could fix a date and locality when and where that event happened which

caused Mr. Asherill to conceive a dread of, and dislike for, gentlemen and ladies, which was the one weak spot in an otherwise almost perfect Christian character.

Mr. Asherill's account of his own early life was that he worked in a cotton mill at Manchester; that through the kindness of a poor scholar who lodged in the house of his, Asherill's, sole surviving relative, his grandmother, he learned to read, write and cipher; that, being steady and hardworking, he attracted the attention and secured the interest of a Christian blessed with worldly means and influence, who took him first into his own warehouse, and subsequently procured for him an appointment in India, where he remained for a long time, and might have remained till the end of his life, had not the delicate health of his wife compelled him, ten years after his marriage, to choose the alternative of parting from her or leaving India.

"Guided by Providence," said Mr. Asherill, "I decided on returning to England."

Which was all likely enough and plausible

enough, only it happened to be untrue in one particular at least.

An unregenerate wag who met Mr. Asherill at the Crystal Palace in the days when the mysteries of cotton spinning were expounded in the machinery department for the benefit of the masses, who were then supposed to be hungering and thirsting after solid information, persuaded that gentleman to inspect the process, and under pretence of ignorance beguiled the former factory lad into making various statements which proved conclusively he never could have been in a mill, save as a mere visitor, in his life.

One swallow, however, does not make a summer; and even though a man be convicted of having uttered one untruth, it does not follow that all his other statements are necessarily false.

That Mr. Asherill had been in India there could be no question. He had been there long enough to place a very effectual gulf between his present and his past, and to render all attempts to fathom whatever mystery

may have attached to his early life utterly futile.

It might be the case, as some people declared, that he had not risen from the ranks—that his real name was not Asherill—that he and his father, a respectable tradesman, having had some difference concerning the contents of the till, he was shipped out of the country and requested to stay out of it—all this might be so, but who was to prove it? and supposing it all capable of proof, who would be interested in the matter?

All the king's horses and all the king's men could not undo the fact, that for twenty-five years Mr. Asherill had held up his head in the City—that he was a man of weight whom aldermen and common-councilmen delighted to honour — who had been connected with every form of speculation which the fashion of the day and the opportunities of each commercial year brought into repute. He had made money by railways and lost it, and come up again fresh and smiling as the director of various banks and insurance companies, the

very names of which are now almost forgotten, so rapidly is the memory of one swindle wiped out by the collapse of another more recent. He had something to do, directly or indirectly, with nearly every "big thing" which was floated in the City. To a nicety he knew the price of a lord, and was once clever enough to bait a hook which enabled him to land a bishop. He was acquainted with baronets and knights, whose names looked remarkably well on the list of directors, whilst he had an army of generals, colonels, and majors ready at any moment to take the financial field.

A ready man and an able—a man, a Yankee speculator, a canny Scot, a German adventurer, or a religious philanthropist might have sat up all night to catch napping, and eventually found the intended victim wider awake than themselves.

If there were one thing more than another, always excepting sanctimoniousness, which distinguished Mr. Asherill from other people, it was his intense respectability. From the crown of his head to the sole of his foot he looked

the incarnation of that god which is the Englishman's Fetish.

The folds of his immaculate white cravat were in themselves letters of recommendation. Whenever any especially profitable and delicate piece of business had to be manipulated in the Bankruptcy Court, Mr. Asherill always made it a point to be present in person; and, with the exception of one Commissioner, no Judge had ever yet been known to urge an objection to any course Mr. Asherill suggested, and throw cold water on any scheme that emanated from the brain which found no mean habitation in the massive head covered with thick but perfectly snowy hair.

And whatever Mr. Asherill engaged in, he carried on and through respectably. Had his lot been cast in a different sphere, he would have made a splendid butler, a model parish clerk, or a magnificent hall porter.

As it was he associated himself with company after company, and then almost wept for those who lost their little savings, their policies of insurance, their deposits, and their incomes.

Whoever else might be to blame in the affair, he never was. He was always deceived; if there were one especial enterprise in which Mr. Asherill had invested his largest stock of faith, it always proved to be that which came to the most utter grief, which collapsed with the mightiest shock.

Not only this, but the amount of money Mr. Asherill, according to his own showing, lost on each of these occasions was positively appalling. He would shake his head and beg that the subject might not be mentioned to him, it was all so terrible; and then he would contrive to drop a hint as to how far he was "in," and the majority of people believed him, and the minority who did not believe was too small to count.

After that especial Friday, in eighteen hundred and sixty-six, when, had any former citizen liked to get out of his coffin in the vaults of St. Edmund the King and Martyr, adjacent to the notorious Corner House, he might have fancied a second South Sea Bubble had just burst, after that Black Afternoon which brought

ruin to thousands, Mr. Asherill quietly packed up a few clothes and left town.

Perhaps he had been waiting for some such opportunity; perhaps some stray brick of that mighty pile touched him. Be this as it may, he went quietly down to Lewes, got himself decorously arrested and lodged in gaol, and then without the slightest fuss or useless publicity passed his examination, received his certificate, joined his wife at Brighton, and spent the summer at the sea-side. It was then he became a Christian and began to wear white neckcloths.

As he said it himself, there can be no harm in my remarking that up to the period of Overend and Gurney's collapse, he had not been a Christian. He was not one when he visited Lewes—he was not one when he reached Brighton, where, after more than a quarter of a century's bad health, his wife was at length dying with a commendable if late rapidity.

Whilst engaged in this occupation, she made the acquaintance of a widow lady, who was serious and possessed of an ample competency, and who being, moreover, amiably and charitably

disposed, took the invalid drives, and furnished her with many luxuries and comforts to which she had always latterly been accustomed, but which, in the then state of the Asherill finances, she might otherwise have sighed for in vain.

When Mr. Asherill once more returned to business—the City, his old haunts, and companions—he was a changed man. If he had been respectable before, he was ten times more respectable now.

He was a widower, and he mourned for his deceased wife in a hat-band a foot deep, in black clothes of the best quality and of regular City make; in jet studs, a ring containing her hair, and a white cravat which would have made the fortune of an undertaker.

Nor was this all. Short as had been his absence, it proved long enough to enable him to acquire the language and manners of the people amongst whom he meant for the future to cast his lot; and he went about the City lanes and streets, informing all with whom he stopped to speak, of the irreparable loss he had

sustained, of the great change which had been wrought in himself. If he heard naughty words uttered in railway carriages, he was wont to say, "Hush," and then read his dear young friends a homily on their thoughtlessness and profanity.

He did not hesitate to tell them he had once been sinful, even as they, and he always finished by expressing a hope they might be converted earlier in life than had been the case with him.

He was always sowing good seed; and though some of it was necessarily wasted, upon the whole, I am bound to say, Mr. Asherill found the harvest pay him remarkably well.

His bankruptcy, his wife's death, the religious convictions which he was able to receive, proved the making of his fortune.

Never had Mr. Asherill done better than when other men were doing as badly as they knew how. Everything he touched turned out well for him, at least; and nothing turned out a better speculation than the widow.

Naturally, after Mrs. Asherill's death, she

imparted to the widower a vast amount of religious consolation, and likewise naturally Mr. Asherill found her conversation comfort and uphold him exceedingly.

Indeed, he found it so comforting that at the expiration of two years from the period of his failure, that is, in the summer of eighteen hundred and sixty-eight, he ventured to offer himself and his prospects to the widow.

He was a man and a convert, what could a lone woman desire or ask more? Nothing perhaps, and yet the widow had her doubts.

She had been so often angled for, that she looked rather closely at the bait before she rose to it, and hinted that whilst friendship urged her to say "Yes," prudence advised her to say "No."

She knew so little of Mr. Asherill's antecedents, she was so ignorant even of the names of any of his friends, that—

"The name of Samuel Witney is familiar to you, doubtless," interrupted Mr. Asherill.

Yes, the widow knew it well. He was a shining light in his own particular denomina-

tion, and she had read his speeches, and listened to his lectures with delight and instruction.

"I suppose then," suggested Mr. Asherill, "that if he writes to you saying he has known me for twenty years, believes me incapable of a mean action, and can vouch for my perfect respectability, I may hope—"

What he hoped was not exactly conveyed in words, but it resulted in the widow saying, "Oh! Mr. Asherill," and setting her cap, which had suddenly become disarranged, straight.

I do not wish to enlarge upon this theme, however; the loves of elderly couples cannot be made attractive by any sort of writing yet discovered, and the billing and cooing of a pair of old doves is music which no art can render sweet in the ear of the listener.

Immediately on Mr. Asherill's return to town, he informed Mr Witney of his wishes, as well as of the great change he had experienced, thus killing, as was his wont, two birds with one stone.

He secured a second wife with a handsome income, every penny of which he insisted should be settled on herself; and he cemented the friendship, so called, which had after City fashion subsisted between himself and Mr. Witney.

"It is so pleasant to think you are at last one of *us*," said that gentleman, and undoubtedly Mr. Asherill thought so too.

CHAPTER II.

A VERY WET SATURDAY.

To this man, prosperous in spite of the reverses he had experienced—contented notwithstanding the recollections his memory must have held—hypocritical to Heaven and his fellows as he had once been to his fellows alone—to this man who, having turned over a new leaf on which nothing was traced save piety and respectability, found money, and, as a natural consequence, a certain amount of consideration also, there came on an especially wet Saturday, in a very recent year of grace, one of his clerks, who handed to him a slip of paper on which two names were written, and waited

to hear his pleasure as to admitting the owners of them to a private audience.

"Ask them to walk in," said Mr. Asherill; and accordingly two men did walk in, with foreigner stamped upon them from head to foot.

"Pray be seated," suggested Mr. Asherill, acknowledging, from his side of the table, their greetings, but either not seeing or not wishing to see that one at least of the two was prepared to shake hands.

There had been a time—but that was in his unregenerate and impecunious state—when friends were as scarce as florins, so it seems almost ungenerous to state the fact of Mr. Asherill having once been glad to hear himself familiarly accosted by the shorter, fairer, and apparently franker of his visitors.

For many reasons Mr. Asherill disliked gentlemen who had not been privileged to be born Britons. In his capacity as a Christian and a Dissenter he disapproved of people whom he classed roughly all round as "Papists," "Jesuits," and "Infidels." In his capacity as

a citizen of the City of London, he regarded foreigners as interlopers, and had once actually written a letter to the then Chancellor of the Exchequer suggesting a tax upon Germans, Greeks, Frenchmen, and others, as a means at once of raising the revenue and of relieving Englishmen from an irritating and disastrous competition.

Further, Mr. Asherill not merely believed that foreign men and women were unbelievers, and that they crossed the Channel for no other object except to pick the pocket of John Bull, but he also fancied—not entirely without reason perhaps—that, polite manners and politer words nevertheless, all foreigners with whom he came in contact had taken his measure pretty accurately, and were laughing at him in their sleeve.

In a word, the very idea of such falseness and frivolity, when conjoined with the art of making money, was odious to Mr. Asherill; and he had made much good play amongst staid heads of families, and in the company of elders of churches, by giving utterance to opinions that

had at least the merit of sincerity, on the subject of peaceful foreign invasion.

For these reasons, and for others which will explain themselves ere long, Mr. Asherill did not think it necessary to exhibit any effusion of feeling at sight of his visitors.

"Disagreeable day," he remarked in a deprecating sort of manner, as though he were mentally apologizing to a higher authority for even commenting on the state of the weather.

"Beastly," answered the taller man in a tone which clearly implied he at least entertained no fear of Providence being offended by any strictures on the English climate.

"Vairy bad," agreed his companion in an accent which indicated he was more of a foreigner than the previous speaker.

And this was the case.

Bertrand Kleinwort was a German pure as imported, whilst Henry Werner laboured under the (personal) disadvantages of having been born in England and of having been brought up under somewhat different social circum-

stances to those which usually tend to the triumph of the Teutonic over the Saxon race.

One accustomed to notice such matters might also have observed another distinction between the two men. While both were Germans, subject to the difference above mentioned, both had also Jewish blood in their veins, with the important difference that they certainly owed their origin to separate descendants of the lost tribes.

I should be sorry to insult the memory of any one of the ten sons of Jacob who failed to send down clear title-deeds with his posterity, by suggesting to which of the number Mr. Kleinwort might directly trace his existence, but it certainly was to another brother than he from whose loins sprang the progenitor of Henry Werner.

Most people would have preferred Kleinwort to Werner; preferred his soft pleading voice, his tone of ready sympathy, his pleasant, cheerful, plausible, confidential manners, till they felt his deathly grip, and understood, too late, the cold snake-like cruelty which under-

lay his smooth kindly exterior; the devilish deliberation with which he lay in ambush for his prey till the moment came, and with it, for ever, farewell to hope—aye, and it had been to things dearer than hope, or wealth, or life itself.

As for Werner, with dark impassive face and impenetrable, almost sullen manners, he had performed some feats of sailing remarkably close to the wind, which had drawn upon him animadversions from masters, and judges, and juries, and a few honest men in the City —a few of the typical ten who may yet save it, if indeed there are—almsgiving notwithstanding—ten left. He had kept up impending bankrupts till he was clear, and it seemed expedient to let them go; he had allowed people, to "refer to him," who saw him safe out and let other people in; he had, it was whispered, once or twice accepted for payment paper, some of the names on which were more than suspicious, taken in conjunction with other names appended to the document, and no harm had come to him in consequence; in a word, once upon a time, Henry Werner could not

have been considered particular, and now, when he had become very particular, those matters were, by persons of a retentive turn of mind, remembered against him.

Mr. Asherill remembered them, which was bad, seeing he had travelled an even worse road himself; but then it must be taken into account that a ticket-of-leave man who sincerely repents the error of his ways cannot afford exactly to be seen in company even with a very young pickpocket.

"Well, gentlemen, what can I do for you?" asked Mr. Asherill, looking across the table at his visitors, and digging the point of a steel pen into his blotting-paper as he spoke.

"We have brought you one very good thing," said Mr. Kleinwort, speaking slowly, and painfully, English bad as the weather.

"Much obliged, I am sure. What is it?"

"Oh! one small thing; not big, but good. Must be done this very day; no fear of costs; lots of what you call peekings; no large bones but meaty;" and Mr. Kleinwort, who was all head and stomach, like a modern represen-

tation of Christmas, as popularly depicted, with a plum-pudding for paunch, laughed at his own wit.

Mr. Werner did not laugh; he scowled at his companion. Mr. Asherill did not laugh either. He looked from one to the other, and then asked, in a tone an undertaker might have envied—

"Who has gone now?"

"Archibald Mortomley," said Mr. Werner, glancing at him with dark eyes, from under darker brows.

"You don't mean that?" exclaimed Mr. Asherill, with a briskness suggestive of the old Adam.

"I mean that," answered Mr. Werner; and then ensued a pause.

Mr. Asherill broke it.

"If not an impertinent question, gentlemen, what have you to do with this?"

"I am his friend," said Mr. Werner, with a hesitation natural, perhaps, to a man who looked so incapable of being a friend to any one.

"And I a creditor," said Mr. Kleinwort, with a fluency which seemed to strike Mr. Asherill, who surveyed them both, and stared at them over and through.

"What does he owe you?" he asked at last, addressing himself to Mr. Kleinwort.

"Fifteen hundred pounds."

"For what?"

"Money advanced."

"Through whom?"

"Through nobody, except me, myself."

"Nonsense; it is of no use talking in this way to me. You never had fifteen hundred pence, let alone fifteen hundred pounds to advance to any one."

"Upon mine sacred word of honour," Mr. Kleinwort was beginning, when Mr. Werner stopped him.

"It is all right, Mr. Asherill," he said, "Kleinwort has advanced fifteen hundred pounds; I know how and I know why."

"Is Mr. Kleinwort the petitioning creditor?" inquired Mr. Asherill of Mr. Werner.

"I," interposed Mr. Kleinwort; "I, mein

Gott! No! It is a pity, ach, such a pity. Such a place, such a plant, such a business! Did not I myself go down with Forde to see what was possible? Did I not say to the little lady, Mortomley's wife, 'It is a pity, such a pity to let all everything go; think what you and your friends can do, and then come to me; you shall have what you want if Bertrand Kleinwort can procure it for you.'"

Mr. Asherill looked at the devoted foreigner curiously.

"And what said the little lady?" he inquired.

"She turned up her nose at me—what small amount of nose there was to turn—she looked at me. Soh!" And Mr. Kleinwort glanced out of the corner of his eyes, and puckered his face into a grotesque sneer. "She flounced her dress about in a pet, and said, 'Thank you very much, but we are all tired of pouring water into a sieve; and, for myself, I think bankruptcy must be heaven in comparison to the life we have been leading lately.'"

"And you?" suggested Mr. Asherill.

"I then made answer, 'Madame, you will not find bankruptcy so pleasant as you think.' She folded her hands and said, 'We will take our chance.'"

"And what was Mortomley doing all this time?" asked Mr. Asherill.

With an expresive shrug Mr. Kleinwort answered, "Ill or making believe to be ill; it all comes to the same for us."

"Is the man really ill," said Mr. Asherill, turning to Mortomley's 'friend.'

"I do not know; the doctor and his wife say he is; but then doctors and wives will say anything," Mr. Werner replied impatiently.

"You both, however, believe that if he had been in the way this misfortune need not have come to pass?"

"Most assuredly," said Mr. Kleinwort, eagerly.

"It might have been deferred, at all events," acquiesced Mr. Werner.

"Mrs. Mortomley is a relation of yours by

marriage, I think," suggested Mr. Asherill, addressing Mr. Werner.

"By no means. My wife is a niece of Lord Darsham; Mrs. Mortomley, the daughter of a poor country clergyman. My wife knew Mrs. Mortomley when they were both young girls, and a sort of acquaintance has been kept up since."

Mr. Werner spoke the preceding sentence very rapidly, and grew very red in spite of his dark complexion, as if the question and answer had embarrassed him; but Mr. Asherill seemed to take little heed of his agitation, for he turned at once to Mr. Kleinwort, remarking,

"Is.Forde in this, too?"

"Ach, yes," returned the other; "in what is it poor Forde is not? He is so good, so kind, so easy, or what you English call in your droll way—soft."

"Perhaps," remarked Mr. Asherill dubiously, "he has had a good deal to do with you, Kleinwort?"

"A little; yes, a little; not with me exact, but correspondents of mine."

"And I expect he will have more to do with you before all transactions are finally closed," continued Mr. Asherill.

"It may be; who can tell? business grows."

"True," agreed Mr. Asherill, "and falls off, which brings us back to Mortomley. Why, as you two are so much interested in the affair, do you not act as friendly trustees and help to pull him through?"

"Oh! it is deucedly unpleasant being mixed up in such affairs," said Mr. Werner hastily."

"He means nothing by that," remarked Mr. Kleinwort, in reference to his companion's adverb, at which Mr. Asherill had shaken his head in grave remonstrance. "As to Mortomley, poor fellow, Forde asked me to see to the property, but I made answer—

"No, no; I have mine own business to attend to; anything in reason it is possible to do for the poor fellow and that mistaken little lady, yes; but I cannot neglect my own family and my own interests, even for the sake of

that most beautiful child her mother refused to let kiss old, ugly Kleinwort."

"Oh! Mrs. Mortonley would not then allow her child to kiss you?" commented Mr. Asherill.

"Mein Gott, no!" exclaimed the German, warming with his subject; "ten million pardons, Asherill. Mein Gott in my affluent language means not the same, by hundreds of degrees, as the same phrase rendered into English. The small miss is a company child, wearing her hair soh;"—and Mr. Kleinwort made a feint of arranging a Gainsborough fringe over his ample forehead,—"who is neither shy nor forward, but has a knowledge of *les convenances* customary with young ladies and gentlemen even of the smallest age, who have mixed in society since able to walk alone, and she, in answer to my petition, would have come to me. All who know Kleinwort know his weakness for children,—lovely innocents,—everything we men are not. But madam said, 'Lenore, I want you;' and, taking the tiny creature's hand, looked at me as a tigress

with a cub might have regarded a hunter with a cocked gun. And Gott in Himmel knows," finished Mr. Kleinwort plaintively—, "I wanted to do no harm to child, mother, or father; only, as bad fortune would have it, poor dear Forde was rough. Like all timid, nervous people he always is rough with tender women and weak men, and so caused that mistaken little Mrs. Mortomley to put up her mane."

"What sort of person is this Mrs. Mortomley, who seems to have disturbed your friend's equanimity?" inquired Mr. Asherill, turning to Mr. Werner.

"Much like other women; there is not a great deal of difference among them," was the reply.

"Ah! is not that Werner?" remarked Mr. Kleinwort; but Mr. Asherill silenced him with an impatient movement.

"Gentlemen," he said in his best manner, "I am sorry to seem ungrateful for your kindness, but I may tell you, in a word, this is a business which will not suit me. It had

better, far better, be arranged privately. Your safest policy would be to find amongst yourselves money to carry on the business. It and Mortomley must be right enough."

"The man is ill and has no stuff left in him," exclaimed Mr. Werner energetically and colloquially, forgetting in his haste what he had said previously concerning wives and doctors. Mr. Asherill, however, quietly marked a point, while he observed, "Yes."

"And there is no one left—no, not one," added Mr. Kleinwort eagerly, "but a nephew in a velvet suit, who paints poor pictures and swaggers, and in effect, if not in deed, snaps his fingers at us all; and his sister, who is going to marry a rich man, and wants to be rid of the connection, and little madam with the big temper, who thinks to fight the world single-handed, but who does not know, oh! she knows not all that means.

"And Mortomley?" suggested Mr. Asherill.

"For him we will just now, if you please, carry what you call nought," answered Mr. Kleinwort quickly.

Mr. Asherill smiled again, and mentally scored another trick; but he only said aloud,

"Nevertheless, with many thanks for your offer, this is a business I would much rather decline."

"Forde wants you to undertake it as a particular favour," remarked Mr. Werner.

"Oh! indeed."

"Yes," agreed Mr. Kleinwort; "his words were, 'Tell Asherill there can be no loss; that there must be profit, and that he will be doing me and other people, Mortomley included, a good turn besides.'"

Mr. Asherill leaned back in his arm-chair and closed his eyes; he touched the fingers of his right hand with his left, and might have looked, to those who knew no better, engaged in prayer.

Messrs. Kleinwort and Werner did know better; nevertheless, they regarded him impatiently, not knowing what turn his meditations might take, and meantime matters were presssng.

At length Mr. Asherill unclosed his eyes and resumed an upright position.

"I cannot," he began, addressing the two men, who, for reasons best known to themselves, anxiously awaited his fiat, "do what you desire myself,—I wish I could; but there are reasons which render it impossible. Perhaps, however, my young partner, who is a perfect gentleman, may be able to help you."

He touched his bell as he spoke, and a solemn silence ensued till a clerk appeared in answer to the summons.

"Request Mr. Swanland to have the kindness to step this way," said Mr. Asherill, and remained mute once more till his partner entered.

A man not young, certainly, though in comparison to Mr. Asherill, relatively;—a man, not a gentleman, though cast in a different and more modern mould from that which had turned out his senior; a man who had taken much pains with his manners, his speech, and his deportment; and who, though he had striven to graduate for a high place in the

world's university, and failed, would never cease to give himself the airs of one who had, or ought to have, won distinguished honours.

Mr. Swanland entered. He came into the room with a quiet, almost stealthy step, and, seeing strangers with his partner, bowed to them stiffly and ceremoniously.

Bertrand Kleinwort looked him over. "No liver, no digestion, no brains, no heart—he will do," was the German's mental comment, showing that, although right in his premises, even a German may sometimes be wrong in his inferences.

With eyes not unlike those of an Albino, the object of this flattering private criticism surveyed Mr. Kleinwort and Werner for a moment; then his gaze sought the carpet whilst Mr. Asherill spoke.

"These gentlemen, Mr. Swanland," he began, "Mr. Kleinwort, Mr. Werner," indicating each with a wave of his hand, "have come here about a matter in which Forde is interested."

"Indeed," said Mr. Swanland, in a tone which

implied Mr. Forde was no more to him than any other inhabitant of London.

"I have told them," went on Mr. Asherill, "it is not a matter with which I should personally care to be connected, but that, perhaps, you may feel yourself able to oblige them; my opinion is that the affair ought to be, and could be arranged differently. Pray remember, Mr. Werner, I advised a private settlement—the introduction of fresh blood—a friendly meeting of the principal creditors, if necessary—but nothing of a public nature. No—no—no. Tell Forde this. Tell him I refused to be mixed up with it. Tell him that whilst I do not presume to dictate to Mr. Swanland, I should prefer his refusing to be mixed up with the liquidation of Mortomley's estate, profitable though it may prove."

Having with great gravity delivered himself of which sentence, Mr. Asherill rose and, saying he would leave his visitors to discuss affairs with his young partner, bade them good morning, took his hat, and departed.

Not merely out of the office, but out of the

building. As has already been said, it was Saturday; business in the City was over for the day, and if it had not been, Mr. Asherill had no especial business to attend to. He wanted, moreover, to place himself beyond the possibility of being asked for any further opinion on the, to him, odious subject of Mortomley's downfall, and he therefore went through the sopping streets in quest of quietness, and what he called a "mouthful of lunch."

Not to any new-fangled restaurant, or bar, or dining-room, was he in the habit of repairing to recruit exhausted nature, but to an old-fashioned City tavern, where the head waiter was gracious and familiar, and the landlord obsequious to him; where the steaks were tender and juicy, the chops done to a turn, the potatoes piping hot and dry and mealy, perfect balls of flour, the ale old and mellow, and the wine, when circumstances required his indulgence in that luxury, of a vintage which Mr. Asherill, who was no mean judge of such matters, approved.

As he retraced his steps towards Salisbury Buildings, he met rushing across the road two of his own clerks.

"Going home, Bailey?" he said to the taller and older of the pair, in a tone which seemed at once to hold a benediction in it, and a recommendation to turn the morrow to profitable account.

"No, sir; we want to catch the 2.43 train to Leytonstone. Mr. Swanland wishes us to get to this place early, as the work must be finished to-day very particularly."

Thus Mr. Bailey, while he held a piece of paper to his employer, who, after putting on his gold eye-glasses, took it, and, umbrella in one hand and paper in the other, stood on the crowded side-path in the pelting rain whilst he read twice over the address presented to him:—

"*A. Mortomley, Esqre.,*
"*Homewood,*
"*Whip's Cross.*"

"Homewood," said Mr. Asherill, as if he were reciting one of the Penitential Psalms.

"Homewood — poor Mortomley! These things are really very sad."

And with a shake of his head, he handed the paper back to his clerk; and, after bidding him not lose the 2.43 train, proceeded on his way.

Mr. Asherill's knowledge of the depravity of human nature was unfortunately so great that it certainly could not have surprised him to see Bailey wink at his younger companion as they parted company with their principal. In reply to which, the junior, with the irrepressible frivolity of boyhood, thrust his tongue in his cheek.

All immensely vulgar, no doubt; yet, to a disinterested observer, immensely suggestive.

CHAPTER III.

FOR MERCIES VOUCHSAFED.

For once, however, Mr. Asherill was in earnest. Knowing what liquidation meant to the debtor and the creditors (he had grasped its meaning thoroughly before deciding to make his living out of it) he did think it a sad thing Mortomley should liquidate. He did not wish to disoblige Mr. Forde; and yet having gauged that gentleman and the people with whom he was most intimately connected, he felt no wild desire to mell or meddle in any affair of theirs.

For no bait Mr. Kleinwort could hold out would this man have mixed himself up with an affair he, for some reason, considered so

doubtful as Mortomley's,—with a business in which he saw there lay, to quote his own mental phrase, something so "fishy" as the conjunction of Kleinwort, Werner, and Forde.

Mr. Asherill did not believe in the stars; but he was sufficiently superstitious to feel satisfied so astounding a terrestrial phenomenon as that mentioned must portend approaching calamity to more than one person.

"It will end badly, I fear," he said mentally. "I hope, I do hope, Swanland will be careful. After all, the estate can prove only a poor thing, not worth the risk."

Perhaps the weather had some share in producing these misgivings,—a steady downfall of rain, a dull yellow sky, the water pouring into the gutters, and the streets and side-paths thick and slippery with mud, are not stimulants to cheerful reflection; but possibly the fact that Mr. Asherill had not grown younger with the years may be considered as having more to do with his depression than even the wet misery of that especial Saturday.

The old head we are taught to consider so desirable, Mr. Asherill possessed, but, alas! it no longer surmounted young shoulders.

Mr. Swanland was waiting the return of his partner. The clerks had all gone, the books were put away, the safes locked up, the offices throughout the whole of the building closed, save alone that in the gallery, occupied by Messrs. Asherill and Swanland, which was the private temple of the senior partner.

There Mr. Swanland stood by the window, looking over a cheerful view of wet slates and tiles and grotesque chimney-pots; but he turned his eyes away from this prospect as Mr. Asherill entered.

"I waited to tell you I have agreed to act in that matter," he said, thrusting his right hand far down in his trousers' pocket, as was his habit when not quite at ease.

"So Bailey informed me. I met him," was the reply.

"There will be something to the good I fancy," remarked Mr. Swanland, feeling his way with his accustomed caution. Although

he meant, at some not remote period, to be sole master in the firm, still as yet he was only a junior, and unlike some juniors, who ruin their prospects for want of thought, Mr. Swanland remembered this fact.

"To the good for whom?" inquired Mr. Asherill sharply; "for us, for the creditors, or for Mortomley?"

"I have been accustomed to regard the good of one as the good of all," said Mr. Swanland, with a touching appearance of sincerity Mr. Asherill himself might have envied.

"I am sorry you undertook the business," observed the senior, shifting his ground from theory to fact.

"Why, you left me to undertake it," expostulated Mr. Swanland.

"I left you to *refuse* it," said Mr. Asherill emphatically. "I did not, for I could not, send back a message to Forde telling him to do his dirty work for himself, or get some one else to do it. I wanted to be rid, civilly, of the business, and I thought you would understand that."

"I certainly did not understand it," Mr. Swanland replied. "I thought you wished that estate to be wound up in our office, though you did not care, for some reason or other, to be brought forward prominently in it yourself. If I have done wrong, I am sorry for it. All I can say is, I did wrong with the best intentions."

And after this ample apology and vindication, Mr. Swanland thrust both hands deep in his pockets, and turned once more to the dripping roofs and twisted chimneys.

"Well, well, it cannot be helped now," said Mr. Asherill, in a conciliatory tone; "another time I will be more explicit; only you know, you must know, how resolutely I have always refused to have anything to do with a transaction upon which it seems a blessing cannot rest."

"Why cannot a blessing rest on this affair," interrupted Mr. Swanland impatiently.

"Because it is not straightforward. What have these men to do with the matter. They are not petitioning creditors; they are not,

according to their own showing, pressing creditors. They want the man to go on, and he or his family want to stop. What is the English of it all? Why does not his solicitor appear?"

"I have a letter from him," said Mr. Swanland, lifting a sheet of note paper off the table and handing it to his partner.

Mr. Asherill looked first at the signature. "Michael Benning," he read, and looked at Mr. Swanland in blank consternation.

"Why, he is solicitor to the General Chemical Company."

"No; surely not?"

"Surely yes. I told you there was something underneath all this."

"I do not see that exactly. Why should he not be Mr. Mortomley's solicitor too?"

"Because I happen to know his solicitor. As honest a man as ever breathed; and that is more than Michael Benning could be accused of."

"Perhaps Mr. Mortomley has quarrelled with his honest solicitor," suggested Mr. Swanland; a sneer lurking in his tone. "Travellers on

the road to ruin are very apt to quarrel with their best friends. However, let that be as it may, I have nothing to do with creditor or debtor, save to hold the scales even between them. If we do our work conscientiously and impartially, I cannot see what it matters to us how much finessing there may be on the part of others."

"Unless we are placed in a false position in consequence," observed Mr. Asherill.

"I will take care of that," said the junior, rash and over-confident as even middle-aged youth is sometimes prone to be.

"Another thing," commenced Mr. Asherill. "You know how resolutely I always set my face against having to do anything with the affairs of gentlemen."

"I am aware of your prejudices," was the reply; "we have lost a considerable amount of valuable business in consequence."

"We need not argue that point now," said Mr. Asherill.

"Certainly not, seeing this Mr. Mortomley is a colour maker."

"And what else?" asked Mr. Asherill.

"I have not an idea," replied Mr. Swanland, looking at his partner with some curiosity.

"The son of a gentleman—of as true a gentleman as ever made trade an honourable calling, when trade was a very different thing to what it is now. Many and many a poor wretch he saved from ruin. Many and many a man owes all he has, all he is, to the princely munificence, to the wide, silent charity of Mortomley's father."

"Well, perhaps some of the number will come forward to help the son," suggested Mr. Swanland.

"No," said Mr. Asherill, "it is not in our rank any one who knows the world looks for gratitude or friendship. Mortomley's help will not come from those his father assisted; it will come from the only men who ever really stick to each other—the gentry. His business is gone I see plainly, but he will not go; and there will come a day of reckoning and explanation yet, which may prove unpleasant for some people if they live to see it."

Mr. Swanland shrugged his shoulders. His knowledge of the world was confined to a very small section of the world; and though it would have very much astonished him to hear any one thought so, he really had still much to learn.

"Meanwhile," he remarked, "I fear we must liquidate Mortomley. There seems, indeed, no help for it, with half-a-dozen executions in or about to go in."

"You are not serious?"

"Never was more serious in my life. Here is a list of them,—two at Whip's Cross, one in Thames Street, judgment summons returnable to-day, two executions in the hands of the sheriff, one in the district county court expected to seize daily."

Mr. Asherill lifted his hands.

"Why did he ever let it come to this?"

"Forde would not allow him to stop."

"How could he prevent him?"

"I do not know. He would prevent it now if he could only see the man. Forde,

so far as I can understand, is a person who, being mentally short-sighted, can only see to twelve o'clock the next day. If twelve o'clock can by hook or crook be reached, he thinks twelve o'clock the following day is possible likewise. This is the sort of life he seems to have been forcing on Mortomley—helping him at the last gasp to pay out the sheriff, and suggesting all sorts of ridiculous plans to enable him to float a little longer. Even according to the showing of his friend Kleinwort Forde must be a perfect fool."

"His friend Kleinwort did not happen to show you anything else he was?" asked Mr. Asherill. "No. Well, you will find out for yourself in time. Meanwhile I should advise you to order your steps discreetly in this matter, or you may repent it to the last day of your life. I will not detain you any longer. I have said my final word about Mortomley and his affairs. Good afternoon, God bless you," and the senior wrung his young partner's hand and once again descended the staircase; while Mr. Swanland, putting on his top-coat

and taking his hat and umbrella, remarked half audibly,

"The old hypocrite grows childish, but there is always a grain of truth amongst his maunderings. Yes, Mr. Forde, you think to use me for a tool, but I will not cut an inch unless I find it to my own advantage to do so."

Not for many a day had Mr. Asherill carried so—what he would have called—dubious a heart home with him as he did on that especial Saturday afternoon while he travelled from Broad Street to Kew.

There were people in the same compartment with him whom he knew, and who in the intervals of reading the evening papers exchanged remarks with him of that recondite and abstruse nature which railway travellers have made their own; but for once Mr. Asherill felt out of tune with politics, religion, commerce, and the stock exchange.

Something once very real had risen like a ghost before him, and he was not perhaps altogether sorry when, the last of his companions

bidding him good evening, he was left to pursue the remainder of his journey in solitude, except for the presence of that phantom shadow which he faced resolutely, retracing step by step the road they two—the trouble and himself—had frantically hurried over together.

Out of the shadows of the past, the events of one day—one wet Saturday, one awful Saturday—showed themselves clear and distinct as a light tracing, against a dark background:—

He beheld day breaking upon him; a man out at elbows as regarded fortune—not for the first time in his life. A great dread had kept him wakeful. He had loathed the blackness of night, and yet when light dawned he had hidden his face from it.

What more?—a mean, poorly-furnished room; a sick woman to whom he carried the best cup of tea and a slice of bread toasted with his own hands, and then sat down to read a letter which took all appetite from him.

Out in the drenching rain, with only an old torn disreputable-looking cotton umbrella be-

tween him and the weather—out, with the wet soaking through his poor patched boots—out, his fingers numb with cold, and his heart less numb than paralysed with the same dread a hare feels when, her strength spent, she hears the hounds gaining on her.

From office to office—from one friend—Heaven save the mark!—to another; out again in the weather, with "No" ringing in every possible accent in which the word could be uttered or disguised; out hour after hour—for it was before the Saturday early-closing movement had been thought of—too wretched to feel hunger, too miserable to be exactly conscious of the length and depth of his almost frantic despair; out in the sloppy streets, under the sweeping pelting rain, with every resource exhausted, with ruin and worse than ruin staring him in the face.

For one desperate moment he thought of the river, sullen and turbid, flowing away to the sea, that would end the agony, frustrate the disgrace. He would do it—he would; and he went hurrying towards the Thames.

There did not intervene five minutes between him and eternity when his eye happened quite by chance to fall on a great warehouse over the gates of which was written—

"Archibald Mortomley, White Lead and Colour Manufacturer."

"It would be nothing to him," said the poor wretch to himself. "I will ask; I can but be refused."

And so with the consciousness of that flowing river still upon him, only fainter, he closed his umbrella and, stepping within the formidable-looking gates, asked if he could see Mr. Mortomley on private business.

"He is engaged just now," answered a clerk, who knew Mr. Asherill by sight. "If you step up into his office and wait a minute, he will be with you."

Up into Mr. Mortomley's office went the man wet and miserable, who had scarcely had a civil word spoken to him during the whole of his weary pilgrimage,—up into the warmth, and what seemed to him the luxury of that comfortably furnished apartment.

Into the Turkey carpet his chilled feet sank gratefully. He was so wet he did not like to sit down and tarnish with his dripping garments the morocco leather of the easy chair. A sense of peace, and leisure, and quietness, and trust fell upon him.

The rush of the river grew less audible.

"I will do it. I will tell him all, by——."

And never in his later years had Mr. Asherill uttered the sacred name with such agonized earnestness as then.

A man entered, old, white-haired, affluent; a man who did not merely look like a gentleman, but who was one; a man who talked little about religion, but whose life had been a long worship, a perpetual thanksgiving, a continual striving to do good.

He looked at the saturated clothes, at the white anxious face, at the mute glance towards the still open door; then he walked to the door, and having closed and bolted it, came close up to his visitor and asked,

"What is it? what is the matter?" . . . .

It was a common enough story, and it did

not take long to tell. When it was ended, Mr. Mortomley went to his safe, unlocked it, took out his cheque-book, filled in a cheque, signed and blotted off the writing.

"You cannot get this cashed to-day," he said; "it is too late, but first thing on Monday will be time enough for what you want. There, there; don't thank me. Thank the Almighty for sending you here and saving you from a worse crime still. Now go. Yet stay a moment. You look as if you wanted food and drink and firing. Here are a couple of sovereigns; and now do, do pray let this be a warning to you for the remainder of your life."

That was the phantom memory conjured up. Instead of the river or a prison, relief and a fresh chance given him.

It all happened just as the waves of time brought it back to his recollection.

A similar Saturday—the rain pouring down—only now it was to the old man's son, ruin had come, and there was no one to hold out a helping hand to him.

Never had Mrs. Asherill beheld her husband in a more gracious or softer mood than when, after dinner, he sat before a blazing fire and helped her to grapes and filled a wine glass with some choice port, and insisted on her drinking it.

"I have some sad news for you," she said. "I have kept it till now lest it should spoil your appetite for dinner. My poor friend Rosa Gilbert is dead, and she has left me five hundred pounds."

"Dear, dear, dear; dead is she, poor thing!" remarked Mr. Asherill. "What frail creatures we are! Grass before the mower. Here to-day; to-morrow, where?" And he folded his hands and stretched out his feet towards the fire, whilst Mrs. Asherill considered the question of mourning, and thought it seemed but a few days since Rosa and she were girls together.

"My dear," said Mr. Asherill, "if you have no objection I should like to devote fifty pounds of this legacy in charity. I have heard to-day of a sad case, a most sad case; a family opulent, highly esteemed, of considerable social

standing, reduced to beggary. With your permission I should wish to send fifty pounds to the family as a thanks offering for great mercies vouchsafed to ourelves."

Mrs. Asherill instantly agreed to this. Though a woman, she was not mean; though a Christian, she had not her husband's faculty for looking after loaves and fishes.

She only bargained she should see the kind letter which accompanied the gift, and then and there, accordingly, Mr. Asherill wrote a draft of it.

With morning, however, came reflection. Fifty pounds was a large sum Mr. Asherill considered, and the Mortomleys might stand in no need of it.

He decided not to send so much, but to say nothing of the reduced gift to his wife.

She had seen the letter. That letter could go all the same with a smaller enclosure. The acknowledgment of a friendly gift from J. J. could be inserted in the 'Daily News' as he had requested. There was no necessity to change the form of that.

Monday came, and with it more prudent reflections.

Tuesday, even the later impulses of his generosity had been absurd.

Wednesday, and with it questions from Mrs. Asherill.

Thursday, and a greater access of prudence. Nevertheless, something must be done, he felt, and so he did something. He wrote out the letter in a fair hand, signed it,—"Your well wisher, John Jones," and enclosed a post-office order for £2. 10*s*.

Saturday came, no advertisement in the 'Daily News,' and more questions from Mrs. Asherill.

Monday, and this paragraph met Mr. Asherill's eyes,—

"Mrs. M. begs to acknowledge the receipt of two pounds ten shillings from J. J., which she has forwarded to the Secretary of the London Hospital."

Mr. Asherill shook all over with indignation. He had seen Mrs. Mortomley on the previous Saturday and was not surprised when

he read the foregoing paragraph. He had fervently prayed privately that she might never associate him and the so-signed John Jones together, but he felt indignant nevertheless.

Particularly as it compelled him to practise a deception on the wife of his bosom.

He had to draw out an advertisement himself and take the Thursday's paper containing it home to Kew for Mrs. Asherill's delectation.

"Mrs. M. acknowledges the receipt of £50 from J. J. to whom she begs to tender her most grateful thanks."

On the whole, occupied though Mrs. M.'s mind chanced at the time to be with other matters, it was quite as well for J. J. that the 'Daily News' was not a paper which the local vendor generally left at Homewood.

CHAPTER IV.

SUMMER DAYS.

PEDIGREE is one of those intangible and incontrovertible commodities which never commands a premium in the busy, bustling, practical city of London.

A long course of successful trade, big warehouses, troops of clerks, fleets of vessels,—by these things and such as these shall a man work out his temporal salvation; and, therefore, to those persons who, in the ordinary course of business, had come in contact with Mortomley, it did not signify in the slightest degree whether he had raised himself from the gutter, or was the last male of a family which had been of some reputation in days when

England and Englishmen cared for something beyond sale and barter; when they laid down their lives for the sake of King, Country, Religion; and entertained grand ideas on the subject of Loyalty, Patriotism, and Courage, which pounds shillings and pence, the yard measure, and the modern god Commerce have long since elbowed out of court.

And yet the fact remained that the Mortomleys had once been country squires of some reputation, and that, notwithstanding their long connection with trade, and their intermarriages with the daughters of a lower social scale, some gentle blood flowed in the veins of Archibald Mortomley, who was about to be delivered bound hand and foot to the tormentors.

There is an inevitable decay in some great business houses as there is in some great families.

Properties change hands, titles become extinct; the trade made so hardly, the money garnered so carefully, pass into other hands. It has always been thus; it will be thus till

the end, and the reasons are not perhaps far to seek.

If time brings with it ripeness, it brings with it rottenness also; it brings the mature fruit, but it brings likewise the dead leaf and the bare brown branches. If it brings the strength of manhood, it brings sooner or later the weakness of age.

That weakness had fallen on Archibald Mortomley, not because he was old or because he was by constitution delicate, but merely because he had carried the traditions of a bygone and romantic age down into one eminently utilitarian,—because with every condition of existence changed, he had tried to do as his fathers had done before him,—because with rogues multiplying on every side as, like caterpillars, they are certain to do where the land is well planted and fertile, he refused to believe in the possibility of being brought personally into contact with them.

Like his progenitors, without a doubt of failure, he, full of generous impulses and philanthropic feeling, started on his busi-

ness journey, and behold, he fell among thieves.

The stage at which he had therefore arrived when we make his acquaintance was something a hundred times worse than bankruptcy—a thousand times worse than friendly liquidation by arrangement. Coolly those about him, with his most innocent concurrence, handed the cards which dropped from his feeble fingers to his worst enemies, who, under the guise of friendship, undertook to play out the game for him, and played it as we shall see.

About a century ago there came up to London the younger son of a Leicestershire squire, who, having quarrelled with his father, thought he would see whether the great metropolis might not prove a more genial parent.

He came up with some money, good looks, the manners of a gentleman, and that certain quantity of brains which Heaven, since the time of Jacob, usually inclines, no doubt for good and equitable reasons, to bestow on the junior members of a family.

In London he was fortunate enough to make the acquaintance of a certain Philip Gyson, whose ancestors had long and honourably been connected with the city, and who was about to start a colour works in the then rural village of Hackney.

Into this works Hildebrand Mortomley—his family had not then lost either the names or the traditions of those who, having fought on the losing side for King and Crown, were loyal spite of royal ingratitude, when the King came to his own again—threw himself, his money, his energy, and his genius.

For he had genius. First of all he set himself to master his trade. When he had mastered it, he at once began to reject its crude old-fashioned formulæ, and invent, and simplify, and improve for himself.

A story of a successful man's life might have been written about this first Mortomley, who, forsaking the paths hitherto trodden by his progenitors, struck out one for himself which led to fortune and domestic happiness.

He married a daughter of Philip Gyson, a maiden fair, discreet, young and well-dowered. When evil days came to the old man, his father, he succoured him as Joseph succoured Jacob. When famine, sore and sudden, fell upon the Mortomleys, in Leicestershire, he bade his brothers and his sisters welcome to sit at his board, and share of the plenty which had fallen to his lot in the strange land of Cockaigne. He helped the males of his family to wend their way to foreign lands as the humour seized them; the females married or died. He buried his father in a vault he built for the purpose in Hackney old churchyard, — and when his own time came, he was laid beside him, and his son succeeded him.

This son was not the Archibald mentioned in the preceding chapter as connected with an unpleasant occurrence in Mr. Asherill's experience, but a Mortomley christened Hill—the name to which his father's somewhat lengthy cognomen had been judiciously abbreviated—who worked even harder at the colour trade than

his father had done, and who, when he died, left behind him not merely the original little factory enlarged, but a new and extensive works, situate on the north bank of the Thames, between what is now called the Regent's Canal and the then unbuilt West India Docks. Further, during his reign the old city warehouse in Thames Street,—where Philip Gyson carried on his business and lived when in town, and not at his country seat in the delightful village of Hackney, famous in his day for the salubrity of its air, and a favourite resort of city merchants and their families,—was enlarged and altered so as to suit the requirements of his extending business. Much more he might have done, but that in his prime he caught a cold which turned to a fever that ended in his being carried likewise to the family vault at Hackney.

Out of many children only one son remained, Archibald, and with him began, not the downfall of the business edifice, but the commencement of that dead level of successful trading which indicates surely that the table

land is reached, and the next incline will have to be trodden down, not up.

A man who found and maintained a most lucrative business, who was content to leave things as he found them, to do all the good he could in life, whose delight it was to make other people happy, who, excepting theoretically, had no faith whatever in original sin, and who, thanks to those who had gone before, never found himself in a serious embarrassment or difficulty from the time he entered man's estate till his turn came to take possession of that other property which Adam with strict impartiality left a share of to all his descendants for ever.

Before Archibald Mortomley's death he had, however, lived a sufficient number of years to leave some difficult problems for the solution of his next heir, if that next heir had, in addition to being a clever, chanced likewise to be a wise man. The two phrases are not interchangeable. Archibald the second was not a wise man, and therefore he did not try to solve the problems; he accepted them.

What his father had done seemed right in his eyes; and as his father had permitted himself to be governed by his wife, so he allowed himself to be ruled by his mother.

Early in life the first Archibald Mortomley had a disappointment in love sufficient to wean his thoughts from matrimony till he was surely old enough never to have thought of it at all.

Perhaps he did not think of it till the idea was suggested by a widow lady already the happy mother of one son.

For this son and herself she was anxious to find a suitable home, and as no more eligible victim offered, she secured that home by marrying Mortomley.

From the hour she did so she devoted herself to sounding his praises; and poor Mr. Mortomley, who in his modesty really believed she had thrown herself away upon him, would cheerfully have laid down his life to please her.

Unhappily for him and those who were to come after she did not want him to do anything of the kind. She wanted him to live,

she wanted him to push on her first-born; she wished him to see Archibald their son grow to manhood; she nursed, coddled, petted, flattered him to such good purpose that, although his will did not prove to have been made exactly in accordance with her secret desires, still he had lived long enough to indoctrinate his son with his own opinions, so that in effect the document which left the business and properties to Archibald junior and to herself only a life annuity proved a mere form.

To all intents and purposes she and Richard, her eldest son, long married to a most disagreeable woman, had the ball at their feet.

Archibald worshipped his mother with a worship worthy of a better object, and in his eldest brother he believed with that touching faith which would be pathetic were it not irritating, which single-minded, honest men will persist occasionally on lavishing on rogues and vagabonds.

Not that Richard Halling came precisely

under either category. He was a man who, while he wilfully deceived himself, was too selfish to understand his deceit might chance to prove the ruin of other people.

He ran into debt meaning to repay; he borrowed money intending to return; he took the roads which pleased him best, and let others settle for the cost of conveyance and maintenance, with the full determination of making all their fortunes when he reached his goal. But, like other men of his temperament, he never reached that goal; he lay down by the way weary, and died, confessing himself a "gigantic failure," which, indeed, he was not, since he had never even striven to rise to any height; blessing his brother for his generous kindness; and lest that kindness should be in danger of rusting for want of exercise, leaving him in trust a son and daughter,—that son and daughter, in fact, of which Mr. Kleinwort had spoken in anything rather than flattering terms to Mr. Asherill.

Some time, however, before Mr. Halling—long a widower—went to rejoin his wife,

Mortomley, motherless too late, had met the one woman of his life.

She would not have been every one's fancy, but she was his, and the way in which he chanced to meet with her was in this wise.

He had been working hard and fretting, in his own silent fashion, concerning the death of his mother, and these two causes combined found him, towards the beginning of a summer which was ever after stamped on his memory,—ill, languid, in poor health, and worse spirits.

Hitherto he had been wont to take his holidays at the seaside, in Scotland, Ireland, or on the Continent; but on this occasion, when the doctors told him he required change and must have it, he elected to seek that change in Leicestershire, and look at the old acres and trees and houses which had formerly made the name of Mortomley a household one in the county.

The Mortomleys who had preceded this man, being nearer to the root of the family tree, felt only a vague gratification in being the son,

grandson, and great-grandson of the last squire, but to the Archibald Mortomley of whom I am writing, the glories of his race, fast merging in the mists of distance, had been his thought and pride since earliest boyhood. If they were vanishing it was the more reason he should try to grasp them; if they were in danger of becoming mere memories of the past, there was all the more reason why he should strive to make them once again realities of the present.

From his mother he had inherited a pride of family which would have been at once ludicrous and intolerable, but that such pride, unlike that of wealth, rarely finds voice sufficient to proclaim itself. Herself, the daughter of one *parvenu*, and the widow of another, it was perhaps natural that after Mrs. Halling married Mortomley the elder, she should, when reckoning up his claims to social and personal consideration, have placed rather an undue value on the monuments, tablets, brasses, lists of doles, and other such like matters, which were still to be seen in Great Dassell Church,

where the Mortomleys had once their great family pew, that now, with the lands and woods and manors, was merged in larger properties owned by mightier men than they had ever been.

And the reader may be quite sure that she instructed her son in all these matters. Not merely had he grown up to think his father the cleverest man in the world, his mother the wisest woman, his step-brother a model of what a brother and a son should be, but the Mortomley family as one of the first consideration; and, therefore, it is not, perhaps, a matter for astonishment, that when ill and out of spirits, he should try to recruit his health and improve his mental tone by visiting a place where those of his ancestors, who would have turned up their patrician noses at colour works and colour-makers, had, from cradle to grave, travelled that pleasant road which leads to ruin.

To Great Dassell he accordingly made his way, companionless; for one of the many evils of a youth having been brought up under the

eye of a woman is, that when manhood surprises him with its presence, he finds the capacity for making male friends has somehow been lost in the process of his one-sided education.

He rented farmhouse apartments, from the windows of which he could see the turrets and chimneys of the old mansion, now owned by Lord Darsham, and called Dassell Court, that had been formerly known as Mortomley Place, or most commonly, "The Place;" and before a week was over, it was rumoured through all the country round and about Great Dassell, that a great-great-grandson of the last Mortomley, of The Place, was lodging at Braffin's Farm, and hand-and-glove with the vicar, a nephew of the late Lord Darsham.

More than that, Sir Thomas Laman left his card at Braffin's, and supplemented that delicate attention by asking Mr. Mortomley to dinner; and it was well known Sir Thomas was twice as rich as Lord Darsham, for he could afford to reside on his property, whilst his lordship was obliged to shut up the Court and

live upon as little as might be in "foreign parts."

In one wing of Dassell Court Miss Trebasson resided with her mother, the Honourable Mrs. Trebasson, sister-in-law to his lordship; and in that part of the shire mother and daughter made genteel poverty not merely respectable, but almost fashionable. They dressed like nuns and lived like anchorites; but being ladies born, of a stately carriage and wont to dispense alms out of a most insufficient income, people of all classes bowed down before and did them homage.

Even Sir Thomas and his wife and daughters they received with a distant courtesy, which taught the worthy baronet and his family they were too rich and too new to be received quite on an exact equality by their poorer neighbours.

To Miss Trebasson, whom he chanced to meet at the Vicarage, Mr. Mortomley was indebted for that private view of Dassell Court, which showed him at once how little and how much the Mortomleys had formerly been; how little, that is, without the glamour and how

much with it. Mrs. Trebasson, who was slightly paralysed, received him with great kindness, and, so far as her infirmity would permit, waxed eloquent on the subject of family histories in general, and the history of the Mortomley family in particular.

Drinking tea out of very fine china in company with these ladies, listening to Mrs. Trebasson's slow talk and old-world ideas, his eyes wandering over woods and park, and the great silence which necessarily surrounds a secluded country mansion, causing a tension on his nerves of hearing which the rattle of East-cheap had never done,—Mortomley felt for the time a convert to the doctrine that, as compared with birth, riches were but dross; that the lives of these two must be happy and peaceful beyond that of dwellers in towns; that it would be delightful to dream existence away in just such an old mansion as this, which had once belonged to his ancestors, reading, thinking, experimenting, without a thought of profit or dread of failure to break in even for a moment upon the illusions of his life.

Mortomley was an experimenter. When ruin has marked a family for her own, she usually endows the last of the race with some such form of genius, which clings about and lends a certain picturesque grace to his decay, as ivy climbing around an almost lifeless tree clothes it with a freshness and a beauty it lacked in the days of its strength.

And the form of genius of the first Mortomley who engaged in trade had, with every condition of existence altered, reappeared in this later, weaker, and more sensitive descendant.

Even in his father's time he had introduced processes and combinations into their laboratory hitherto unthought of; and since he had been sole master of the business, strange and unwonted colours had appeared in the market which caused astonishment, not unmixed with dread, to fill the hearts of those who had hitherto been content to travel in the footsteps of their predecessors, but who now confessed they must move quicker or they would be left far in the rear.

Of all these things Mrs. Trebasson encouraged Mr. Mortomley to speak as she would have encouraged any former Mortomley to talk of his hunters, his hounds, his library, or anything else in which he took delight; and Mortomley, flattered and pleased, talked of his plans and hopes with the simplicity of a boy, and further, as the intimacy grew closer, told the old lady about his lonely home, his lack of all near relatives, the love he had borne for his mother, and the tender respect, the unquestioning admiration, the devoted affection he had felt for his father—a Mortomley every inch—though a Mortomley of The Place no more.

And Miss Trebasson, in her plain nun-like dress, her beauty unheightened by decking or jewel, sat by and listened; and Mortomley never knew he had spoken to such purpose of himself and his surroundings, that the daughter had given him her heart and the mother was willing to give him her daughter before his holiday came to an end. But it was not to be. Had that ever been, this

story must have remained unwritten. With Leonora Trebasson for his wife, it is quite certain Mortomley never would, whether ill or well, successful or defeated, have been permitted to make the awful *fiasco* of delivering himself, hair-shorn, strength gone, into the hands of the Philistines. There are wives and wives; and Mortomley, people said, was not fortunate in the choice of his. Spite of her almost judicial wisdom, other people thought Miss Trebasson had not been fortunate in the choice of her dearest friend. Perhaps for a time she thought so herself, when she found that friend had bound Mortomley to her chariot wheels. Perhaps for one night her heart did feel very bitter towards her inseparable companion; but if this were so, she was too essentially just to allow her disappointment to overpower her reason. If her eyes had been unclouded by prejudice, she would have understood long before, that although Dolly Gerace was not apparently possessed of a single quality likely to win a man like Mortomley, yet in reality she was precisely the

sort of girl a keen observer would have prophesied certain to attract him.

And yet so little observant had she been that the truth came upon her like the stab of a sharp knife, and so little observant had Mrs. Trebasson been that she actually encouraged Dolly to visit the Court more frequently than ever during Mr. Mortomley's stay in the neighbourhood to act as a foil—so the would-be worldly old lady thought—to her own stately and beautiful daughter.

From which remarks it will readily be concluded that Dolly Gerace was no beauty; further, that she was not merely destitute of good looks, but that she had several undesirable points about her.

These things were the case. Dolly had not a good feature in her face. In person she was small, slight, insignificant; mentally, she was an utter anomaly to those who came in contact with her; while in more serious matters, though born in a Christian land of Christian parents—having been duly baptized and confirmed—being the daughter of a clergyman, and the

only living child of a most truly good woman, Dolly was as thorough a little heathen as if she had called a squaw mother—and a brave father.

More so indeed, for then she would have had some settled idea of a certain code of morals and religion.

As matters stood, Dolly, for all she seemed to reverence or respect anything, might have been her own Creator—her own all in all.

Not that any one could accuse her of flippancy, irreverence, undue selfishness, or habitual ill-humour.

She had a want of something, rather than an excess of any evil quality; indeed she had no evil quality, unless an occasional tendency to flame up could be so considered. But then she never flamed up except when her equanimity had been long and sorely tried, and the usual happy brightness of her temper was pleasant as sunshine—as music—as the songs of birds—as the perfume of flowers.

Long before Mortomley came upon the

scene, Miss Trebasson had exercised her mind upon the subject of Dolly Gerace.

After much consideration, which ended in leaving her as wise as she was before, it suddenly dawned upon Miss Trebasson that her friend either had been born without a soul or that it had never developed.

From that hour Miss Trebasson treated Dolly with the same sort of tenderness as she might an eminently interesting and attractive infant; and when it was proved to demonstration that Mortomley had fallen in love with the girl, Miss Trebasson, after the first bitterness was over, felt no surprise at his choice.

Beside Dolly, spite of her beauty, her intellect, her ancestors, her titled relations, Leonora Trebasson knew she must look but as a bird of very dull plumage.

Weather, means, the state of the domestic atmosphere, the depression of the home funds, never made any difference to Dolly. Given that you expected her, and she was quite certain to appear crisp, smiling, happy, bright, with nothing to say perhaps particularly worth re-

cording, and yet able to say that nothing in a way which made the time speed by quickly and pleasantly.

Miss Trebasson had no more thought of Dolly as a rival than she might have taken of a kitten or a puppy; and yet when Mortomley lost his heart, being a woman rarely wise and with somewhat of a man's instincts, she understood he had done so for the same reason in great measure as she loved Dolly herself, because the creature was gay, sunshiny, brimful of life and spirits,—because, in a word, she was Dolly Gerace.

Miss Trebasson had seen Dolly in the dumps, —she had seen Dolly rueful—Dolly in sorrow —Dolly crying fit to break her heart—Dolly living with a father who, though loving, never interfered with her—Dolly living with an aunt who never ceased to interfere; and yet, through all these changes, Dolly left the impression that in the country where she lived a fine climate was the rule, not the exception.

When Mortomley fell in love with Dolly, Miss Trebasson waited curiously, and—she

was only human and a woman—anxiously, to see if her friend would at length develope any of those qualities which are supposed, more or less erroneously, to attach to a person destined to exist throughout eternity as well as time, but she watched in vain.

Dolly went through her engagement and her marriage with her customary sunshiny cheerfulness.

"She *has* no soul," decided Miss Trebasson, "she does not care for him one bit;" and the tears Miss Trebasson shed that night were very bitter, for she herself had cared for Archibald Mortomley very much, and she doubted greatly whether Dolly Gerace was the wife he ought to have chosen. However, he had chosen her, and there was an end of the matter.

Mr. Trebasson gave her away; Miss Trebasson, Miss Halling, and a couple more young ladies were bridesmaids. Mortomley had been sorely exercised to find a best man, but at length he hit on Henry Werner.

The wedding breakfast was by desire of Lord Darsham held at the Court.

Thus Mortomley came by his wife. A few sentences will explain how she came by her being:—

A certain Mr. Gerace having been presented by his pupil, Lord Darsham, with the family living of Great Dassell, which was not a very great thing after all, being only about three hundred and fifty pounds a year, beside the Vicarage-house and glebe lands, the Reverend Mr. Gerace immediately married an eminently discreet, Christian-minded, and unendowed young governess, for which act he had no excuse to offer except that he loved her.

This justification might have been all very well if, in addition to a tender heart, the clergyman had not possessed a weary list of college debts.

He had been foolish once,—he had to pay for that folly to the last day of his life.

He thought he could do much with his income as vicar of Great Dassell, and yet he was only able to live and go on paying those weary, weary bills till it was impossible for him to do anything more on earth.

Before hope had died out in him a female child was born, and after a serious consultation he and his wife decided to name her Dollabella after a distant relative who had no sons or daughters, but, better than either, a considerable amount of money.

She stood for one of the godmothers, together with Miss Celia Gerace, an aunt of the vicar's, Lord Darsham volunteering the part of godfather. Dolly had not so much as a spoon from the whole of the trio,—she was wont to state this fact with a certain malicious point in her sentence; but they had all, with the exception of Miss Dollabella, been kind to her, —so kind—better than any number of services of plate, Dolly added with her wonderful rippling laugh.

And she meant it. They had been kind,—every one was kind sooner or later to Dolly.

This was another peculiarity about her friend which puzzled Miss Trebasson; other people professed much gratitude for favours received, even though they spoke with occasional bitterness of those who conferred them;

but that was not Dolly's way, she accepted kindness as she accepted unkindness, with an equanimity of feeling which seemed simply imcomprehensible.

As she grew older this equanimity increased. She laughed and jested with those about her when they were in pleasant moods; when the reverse was the case, when her aunt Celia took her grand-niece to task for the general sins of the human race, Dolly either left the house as soon as she decently could, or if that were impossible, busied herself about domestic matters or worked with rare industry at whatever article of apparel she was making, till the storm blew over, and the domestic atmosphere was clear once more.

There were those who, knowing Miss Celia's temper, wondered Dolly could live with it and its owner; but if people do not object to rain, bad weather cannot seriously affect their spirits, and accordingly, in spite of the usual inclemency of the climate at Eglantine Cottage, Dolly spent some not unhappy years under its roof.

All the great, passionate, unruly love her untrained nature had yet given to any one, she had laid, the first year she was in her teens, in her father's grave.

The world,—her poor little narrow world, did what it could for the orphan, but, as was natural, failed to sympathize fully in her grief.

That was enough for Dolly. She did not trouble the world with much outward evidence of sorrow after that. The wound closed externally, bled internally. Her bed-room in the roof of Eglantine Cottage, selected by herself because there she was out of the way, the lonely woods around Dassell Court, the alder-trees growing by the trout streams, quiet lanes bordered by wild roses, holly and blackberries, and even quieter fields where the half-horned cattle browsed peacefully,—could have told tales of long weary fits of crying, of broken-hearted inquiries as to why such things should be, of an insensate struggle against the inevitable,—of very, very bad half-hours indeed when Dolly wished she was lying beside her father in Dassell's quiet churchyard.

Time went by; and if the wound was not healed it ceased to bleed at any rate. Life had to be gone through, and Dolly was not one to lengthen the distance between the miles with useless repinings. Though she probably had never read "A Winter's Tale" with sufficient attention to know that

> "A merry heart goes all the day,
> Your sad tires in a mile-a!"

she seemed to have adopted that couplet for her ensampler.

She might, as Miss Trebasson suspected, have no soul, but she was possessed of a wonderful temper—of a marvellous elasticity.

She took life after the fashion of an amiable cat or dog. If people stroked and patted her, she purred and gambolled for joy; if they were out of sorts she crept away from sight till that mood was past.

She was a lazy little sinner—lazy, that is, in points where other young ladies of her acquaintance were most industrious. She would not practice, she would not sketch, she resolutely

refused to read German with any one, and she openly scoffed at two London misses who visiting at the Rectory talked French to each other on the strength of having spent a winter at Paris, imagining the Dassell natives could not understand their satirical sentences.

She commented on their remarks in English, and so put them to the rout.

"I thought you told me you could not speak French?" said the youngest to her.

"Neither I can any better than you," retorted Dolly; "and I do not call *that* speaking French."

Altogether an unpleasant young person, and yet Miss Trebasson loved her tenderly, and Mortomley as well as he knew how.

"What is the matter with you to-night, Dolly?" asked Miss Celia one evening when her niece had sat longer than usual looking out into the twilight while the spinster indulged in that nap which "saved candles." "Are not you well? I told you how it would be going out for that long walk in the heat of the day."

"We walked through the woods, aunt, and it was not too hot,—and I am quite well," answered Dolly in her concise manner, still looking out into the gathering night. If she could have seen painted upon that blank background all that was to come, would she have gone forward?

Yes, I think so; I am sure she would. For although Dolly had not been born in the purple, there was not a drop of cowardly blood in her veins.

"Then what is the matter with you?" persisted Miss Celia, who always resented having been permitted to finish her nap in peace.

"I was only thinking, aunt."

"That is a very bad habit, particularly for a young girl like you."

"I do not quite see how young girls can help thinking sometimes any more than old ones," answered Dolly, but there was no flippancy in her tone, if there were in her words. "Aunty, Mr. Mortomley—that gentleman I have told you of, who is so much at the Vicar-

age and Dassell Court—has asked me to marry him."

"Asked *you* to marry him, child?"

"Yes."

"And what did you say?"

"What could I say, aunt? He is coming to see you about it to-morrow."

Miss Celia arose from her easy-chair. Perhaps out of the midst of the cloud of years that had gathered behind her there arose the ghost of an old love-dream, never laid—never likely to be laid. At all events her usually shrill voice was modulated to an almost tender key, as, drawing Dolly towards her, she asked,

"Do you love him, Dolly?"

"What should I know about love, aunty?" inquired Dolly; and at that answer the elder woman's embrace relaxed. Here was no sentimental Miss such as she herself had been in her teens, but a girl lacking something as every one felt—who in some way or other was not as other human beings—who even in those remote wilds was able to behold a personable

man and not go crazy about him on the instant.

Clearly there was a want in Dolly. Miss Gerace could not imagine what that want might be, but that it existed she entertained not the smallest manner of doubt.

After that answer about love, Dolly slipped out of her aunt's arms, out of the room, out of the house. It was a quiet country place, and so she merely wrapped a shawl about her head and shoulders, and walked a few paces up the road to a field path across which she struck —a field path leading to the churchyard.

There were no gates and bolts and locks there—cutting off the dead from the living. Dolly swung back the turnstile gate—it had often yielded to her touch before—and entered the enclosure.

Leaning over the spot where her father lay, she—this girl who had never known a mother —whispered her story.

Dolly's best friend was right, I fear, and the girl was a heathen; but this visit to the dead had been a fancy of hers for years. Whenever

she was troubled, whenever she was glad, whenever she was in perplexity, whenever a difficult problem had been solved—she carried the trouble, the gladness, the perplexity, the solution to a mound where the grass grew, which the daisies covered, and went away relieved.

A strange creature—destitute of beauty, not in the least like other young ladies, with occasionally a biting tongue—for Mortomley to choose.

Yet he chose her; that was the last act wanting to complete his ruin.

Had he married Leonora Trebasson, she would have made him successful. Her grand nature, her imperial beauty, her strength of character, would have impelled him to deeds of daring; she would have armed him for the battle and insisted on his coming back victorious.

As matters stood, he wooed and won Dolly; he married her in the spring succeeding his first visit to Dassell. When the woods were putting on their earliest robings of delicate green he made her his wife, and Miss Trebasson

was principal bridesmaid, and Mr. Henry Werner best man.

So the play I have to recount commenced; how it ended, if you have patience, you shall know.

CHAPTER V.

ABOUT MRS. MORTOMLEY AND OTHERS.

As has been already stated, Mr. Henry Werner assisted at the wedding in the character of best man, and it was to this circumstance that he owed the good fortune of subsequently marrying Miss Trebasson himself.

Had he met that young lady—as he did afterwards meet her, as a mere guest at Homewood—in the unexalted position of Mrs. Mortomley's friend, he would never have thought of asking her to be his wife; but seeing her for the first time with the glamour of Dassell Court upon her, and the glory of her relatives surrounding her, he thought it would be a fine

thing for him to win and wed such a woman even if she had not, as he soon found out was the case, a penny of fortune.

More of these matches are made than people generally imagine. It is astonishing to look around and behold the number of well-born women who have married men, that at first sight one might imagine to have been as far distant from the upper ten thousand as earth is from heaven; and it is more astonishing still to find that these women have, one and all—despite their prejudices, their pedigree, their pride, and their delicate sensitiveness—married for money.

It would be useless to deny that Leonora Trebasson did this. She was not a girl of whom such a step could have been predicated, and yet, looking at the affair from a common-sense point of view, it was quite certain—after the event—that if no one for whom she could feel affection possessed of money came to woo, she would marry some person for whom she did not care in the least.

It was necessary for her to marry; she knew

it, she had always known it. Her mother's small jointure died with her. Whenever her cousin, the heir of Dassell Court, took a wife —and there was just as great a necessity for him to find an heiress as for her to meet a man possessed of a competence, at all events—she understood she and her mother would have to leave the Court, and settle down in perhaps such another cottage as that tenanted by Miss Gerace.

There had been a tenderness once between herself and Charley—the Honourable Charles Trebasson—but the elders on both sides comprehending how disastrous such a pauper union must prove, speedily nipped that attachment in the bud, and the future Lord went out into the world to look for his heiress, whilst Miss Trebasson stayed at Dassell to await the husband fate might send her.

Of these and such like matters the mother and daughter never spoke openly; but it was clearly understood between them, that curates without private fortune, officers with no income beyond their pay, the younger sons of neigh-

bouring squires, were to be considered as utterly ineligible for husbands.

Mrs. Trebasson herself having made a love-match and suffered for the imprudence every day of her married life, she had educated Leonora to keep her feelings well in hand and on no account to let affection run away with her judgment.

When Archibald Mortomley went down that summer to fish, and recruit his health, Mrs. Trebasson's hopes grew high that love and prudence might, for once, be able to walk hand in hand together.

She liked Mortomley—he was the kind of man to whom women, especially elderly women, take naturally with as true and keen an instinct as children—and the thought passed through her mind that here, at last, was a possible son-in-law, who would not merely make a good husband to her daughter, but prove a friend to herself.

She pictured Homewood, and fancied she could end her days there happily. In those days of uncertainty the future wore a fairer

face for mother and child than had ever been the case previously.

And then the vision departed—Dolly, whom Mrs. Trebasson had always regarded as less than nobody, was preferred to Leonora. Without lifting a finger to secure the prize—without the slightest effort or trouble on her part—the stranger yielded himself captive. It was not Dolly's fault, nevertheless Mrs. Trebasson regarded her with unchristian feelings for the remainder of her life.

When, after a time, Henry Werner preferred his suit and was accepted, Mrs. Trebasson never spoke of ending her days in his house; rather she trusted she "should not have to leave Dassell Court until she was laid in the family vault."

She had no fault to find with Mr. Werner. He was a much richer man than Mortomley; he was possessed of more worldly sense than any Mortomley ever boasted; he was ambitious and might rise to be a man of mark as well as one of wealth; he spent money lavishly; he evidently intended to maintain a handsome

establishment; he was proud of the beauty and stately grace of his *fiancée*; he bowed down before the Darshams and worshipped them; he was of a suitable age and sufficiently presentable—and yet—and yet—Mrs. Trebasson felt her daughter ought to have married Archibald Mortomley, and then Dolly Gerace might have been chosen by Henry Werner or some one like him.

Dolly had no love, however, for Henry Werner. So far as she was in the habit of developing antipathies she felt one for him, and when she learned he had proposed for Leonora and been accepted, she expressed her opinions on the subject with a freedom which Mrs. Trebasson, at all events, keenly resented.

"You must not be angry with poor Dolly, mamma," said her friend, tearing Mrs. Mortomley's letter into very small fragments and then strewing them on the fire. Mrs. Trebasson had desired the letter should be preserved and deposited with other family treasures, to the end that Dolly might, at some future day, be confronted with it and covered with con-

fusion; but her daughter would permit nothing of the kind.

"I do not know why you call her 'poor' Dolly," retorted Mrs. Trebasson, "she has an excellent husband who gives her everything she wants and never crosses her whims. She has plenty of money and a pretty house—she who never had a sovereign in her pocket she could call her own; and now, forsooth, she must give herself airs and presume to dictate to you."

"She does not dictate, mamma, she only expresses her opinions—she means no harm."

"It would be harm in any one else. Why should you defend her when she is so grossly impertinent?"

"I love Dolly," was the quiet answer. "She is often very foolish, sometimes very trying, always disappointing and unsatisfying; but I shall love her to the end."

When Miss Trebasson set her foot down upon such a sentence as the foregoing, Mrs. Trebasson understood further expostulation was useless, and so the offensive letter smouldered

into ashes, and the bride elect tried to forget its contents as she had too readily, perhaps, forgiven them.

Fortunately for all concerned Dolly was unable to be present at her friend's wedding, and Mortomley gladly enough made the state of his wife's health a plea for excusing his own attendance.

Owing either to her own folly, or to some remoter cause with which this story has no concern, Mrs. Mortomley was, at that period, having an extremely hard fight for life. She had been happy with her child—that Lenore of whom Mr. Kleinwort made mention—for a couple of days. Every one was satisfied, husband, doctor, nurse; and then suddenly there came a reaction, and Dolly hung between life and death, insensible to the reality of either.

When Mrs. Werner, after her wedding tour, drove over and visited her friend, she found outwardly a very different Dolly to that photographed in her memory.

A pale weak woman, with hair cut short and softly curling round her temples; a crea-

ture with transparent hands; dark eyes looking eagerly and anxiously out of a white sunken face; the Dolly of old; but Dolly as she might have looked had she gone to heaven and come back again to earth; Dolly ethereal-ised, and with a beauty of delicacy strange as it was new—but Dolly unchanged mentally.

With a feeling of surprise and regret Mrs. Werner confessed to herself that not even the fact of having set her feet in the valley of the shadow, and being brought back into the sunshine, almost by a miracle, had altered her friend.

The want there had been in Dolly before her marriage still remained unsupplied.

"I wonder what would really change her," thought Mrs. Werner looking at the poor wan cheeks, at the wasted figure, at the feeble woman too weak to hold her child in her arms and coo soft tender nothings in its ear.

One day Mrs. Werner was to understand; but before that day arrived she was destined to see many changes in Dolly.

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When Mrs. Mortomley was sufficiently re-

recovered to endure the fatigue of travelling, the doctors recommended her to leave London and remain for some time at a quiet watering-place on the East coast. Near that particular town resided some relatives of the Trebassons, and to them Mrs. Werner wrote, asking them to call on her friend.

That proved the turning point in Dolly's life, and she took, as generally proves the case, the wrong road. With what anguish of spirit, over what weary and stony paths, through what hedges set thick with thorns, she retraced her steps, it is part of the purpose of this story to show. As matters then stood, she simply went along winding lanes bordered with flowers, festooned by roses, the sun shining overhead, the birds singing all around; went on, unthinking of evil, happier than she had ever been before; satisfied, because at last she had found her vocation.

To enjoy herself—that was the object for which she was created. If she did not say this in so many words, she felt it, felt it like a blessing each night as she laid her head on her

pillow—her poor foolish little head which was not strong enough to bear the excitement of the new and strange life suddenly opened before her.

She was young—she was recovering from dangerous illness; she was, notwithstanding her feeble health, bright and gay and sunshiny. She had plenty of money, for her husband grudged her nothing his love could supply; she was interesting and fresh, and new, and naïve, and she was the dearest friend Leonora Trebasson ever had; what wonder therefore that the people amongst whom she was thrown fussed over, and petted and flattered, and humoured her, till they taught Dolly wherein her power and her genius lay; so that when Mrs. Mortomley returned home she took with her graces previously undeveloped, and left behind the virtue of unconsciousness and the mantle of personal humility which had hitherto clothed her.

Up to that time Dolly had not thought much of herself. Now she was as one possessed of a beautiful face, who having seen her own

reflection for the first time can never forget the impression it produced upon her.

In her own country and amongst her own people, Dolly had been no prophet. Rather she had been regarded as a nonentity, and the little world of Dassell wondered at Mr. Mortomley's choice. Amongst strangers Dolly had spread her wings and tried her strength. She felt in the position of a usually silent man, considered by his friends rather stupid than otherwise, who in a fresh place and under unwonted circumstances opens his mouth and gives utterance to words he knew not previously were his to command.

Yes, Dolly would never be humble again. She had lost that attraction, and through all the years to follow, the years filled with happiness and sorrow, exaltation and abasement, she never recovered it.

There are plants of a rare sweetness which die more surely from excess of sunshine than from the severity of frost; common plants, yet that we miss from the borders set round and about our homes with a heart-ache we never

feel when a more flaunting flower fails to make its appearance; and just such a tender blossom, just such a healing herb, died that summer in the garden of Dolly's nature.

And she only nineteen! Well-a-day, the plant had not perhaps had time to strike its roots very deep, and the soil was certainly uncongenial. At all events its place knew it no more, and something of sweetness and softness departed with it.

But it was only a very keen and close observer who could have detected all this; for other flowers sprang up and made a great show where that had been—graces of manner, inflections of voice, thoughtfulness for others, which if acquired seemed none the less charming on that account, a desire to please and be pleased, which exercised itself on rich and poor alike—these things and the sunshine of old which she still carried with her, made Dolly seem a very exceptional woman in the bright years which were still to come.

They made her so exceptional in fact, that her god-mother left her eight thousand pounds.

She would not have left her eight pence in the Dassell days, but after spending a fortnight at Homewood she returned home, altered her will which had provided for the establishment and preservation of certain useless charities, and bequeathed eight thousand pounds, her plate, and her jewellery, and her lace, to her beloved god-daughter Dollabella, wife of Archibald Mortomley, Esquire, of Homewood.

If people be travelling downhill the devil is always conveniently at hand to give the vehicle they occupy a shove. That eight thousand pounds proved a nice impetus to the Mortomleys, and a further legacy from a distant relative which dropped in shortly after the previous bequest, accelerated the descent.

When Dolly was married, no girl could have come to a husband with more economical ideas than she possessed. Poverty and she had been friends all her life; she had been accustomed to shortness of money, to frugal fare, to the closest and strictest expenditure from her childhood upwards, and had Mortomley been wise as he was amiable, she might have regarded

changing a five-pound note with a certain awe and hesitation to the end of her days.

In money as in other matters, however, she speedily, in that different atmosphere, lost her head. There can be no greater mistake than to suppose, because a person has made both ends meet on, say a hundred and fifty pounds a year, he will be able to manage comfortably on fifteen hundred; on the contrary, he is nearly certain either to turn miser or spendthrift. Dolly had not the faintest idea how to deal with a comfortable income, and as her husband was as incompetent as herself, he let her have pretty well her own way, which was a very bad way indeed. Like his wife, perhaps, he thought those legacies represented a great deal more money than was the case, since money only represents money according to the way in which it chances to be expended.

It is not in the unclouded noontide, however, when fortune wears its brightest smiles, that any one dreams of the wild night—the darkness of despair to follow. It seems to me that the stories we hear of second sight, of presenti-

ments, of warnings, had a deeper origin than the usual superstitious fantasies we associate with them. I think they were originally intended as parables—as prophecies.

I believe the words of dark import were designed to convey to the man—prosperous, victorious—safe in the security of his undiscovered sins, the same lesson that Nathan's final sentence, "Thou art the Man," conveyed in *his* hour of fancied safety to the heart of David. I believe under the disguise of a thrice-told tale, those inscrutable warnings of which we hear, arresting a man in the middle of a questionable story or a peal of drunken laughter, were meant to be as truly writings on the wall as ever silenced the merriment in Belshazzar's halls—as certainly prophecies as that dream which prefigured Nebuchadnezzar's madness.

And there was a time when portents, prophecies, and parables did influence men for good, did turn them from the evil, did turn their thoughts from earth to heaven, but that was in the days when people having time to think—thought; when sometimes alone, se-

parate from their fellow-creatures, able to forget for a period the world and its requirements, they were free to think of that which, spite of a learned divine's dictum, is more wonderful and more bewildering than eternity—the soul of man—the object of his creation, the use and reason and purpose of his ever having been made in God's image to walk erect upon the earth.

There were not wanting, in the very middle of their abundant prosperity, signs and tokens sufficient to have assured the Mortomleys that to the life, one at least of them was leading, there must come an end; but neither husband nor wife had eyes to see presages which were patent to the very ordinary minds of some of the business men with whom the owner of Homewood had dealings. Notwithstanding his large connexion, his monopoly of several lucrative branches of his trade, his own patrimony, his wife's thousands, Mortomley was always short of money.

When once shortness of money becomes chronic, it is quite certain the patient is suffer-

ing under a mortal disease. People who are clever in commercial matters understand this fact thoroughly. Chronic shortness of money has no more to do with unexpected reverses, with solvent poverty, with any ailment curable by any means short of sharp and agonizing treatment, than the heart throbs of a man destined some day to fall down stone dead in the middle of a sentence, has a likeness to the pulsations of fever, or the languid flow of life which betokens that the body is temporarily exhausted.

Like all persons, however, who are sickening unto death, Mortomley was the last to realize the fact.

He knew he was embarrassed, he knew why he was embarrassed, and he thought he should have no difficulty in clearing himself of those embarrassments.

And, in truth, had he been a wise man he might have done so. If, after the death of his brother, which occurred about seven years subsequent to his own marriage with Dolly, he had faced his position, there would have been

no story to tell about him or his estate either; but instead of doing that, he drifted—there are hundreds and thousands in business, in love, on sea or land, who when an emergency comes, always drift—and always make shipwreck of their fortunes and their lives in consequence.

For years he had helped his step-brother by going security for him, by lending his name, by giving him money, by paying his debts. Somehow the security had never involved pecuniary outlay. The loan of the name had been renewed, passed into different channels, held over, manipulated in fact by Mr. Richard Halling, until, in very truth, Mortomley, at best as wretched a financier as he was an admirable inventor, knew no more than his own daughter how accounts stood between him and the man who had been his mother's favourite son.

One day, however, Mr. Richard Halling caught cold—a fortnight after, he was dead. The debts he left behind him were considerable; his effects small. To Mortomley he bequeathed the former, together with his son and daughter. Of his effects the creditors took possession.

The event cut up Mr. Mortomley considerably. He was a man who, making no fresh friends, felt the loss of relatives morbidly.

He returned from the funeral looking like one broken-hearted, and brought back with him to Homewood his nephew and niece, who were to remain there "until something definite could be settled about their future."

To this arrangement Dolly made no objection. Dolly would not have objected had her husband suggested inviting the noblemen composing the House of Lords, or a regiment of soldiers, or a squad of workhouse boys. People came and people went. It was all the same to Dolly.

CHAPTER VI.

MRS. MORTOMLEY IS ADVISED FOR HER GOOD.

"My dear, you never mean to tell me Richard Halling's son and daughter are *here* for an indefinite period." It was Mrs. Werner who, dressed in a light summer muslin, which trailed behind her over the grass, addressed this remark to Mrs. Mortomley attired in deep mourning—barathea and crape trailing behind her likewise.

"Yes, they are," said Dolly indifferently. "For how long a time they are to be here I have not the faintest idea. It makes no difference to me. They go their way and I go mine. Antonia dresses herself to receive her *fiancé* and goes to stay with his sister. Rupert

lounges about, plays the piano, bribes Lenore to sit still like an angel. They do not interfere with me and I do not interfere with them. There is nothing to make a song about in the matter."

"Dolly," said her friend. "You will go your own way once too often."

Dolly opened her eyes as wide as she could, and asked, "Whose way would you have me go."

"I would have you take a woman's place and assume a wife's responsibilities.

"Good gracious!" and Dolly plumped down on the grass.

"Leonora, you utter dark sayings, be kind enough to explain your words of wisdom in plain English."

There was a garden chair close at hand, and Mrs. Werner took advantage of it to lessen the distance between herself and her friend. Being a small, short, slight, lithe woman, Dolly could pose her person anywhere. Being tall, stately, a lady "with a presence," Mrs. Werner would as soon have thought of

dropping on the grass as of climbing a tree.

"Do you remember Dassell?" she asked softly.

"Do I remember Dassell," repeated Dolly, and her brown eyes had a far-away look in them as she answered, "You might have shaped your singular question better, Nora; ask me if I shall ever forget it, and then I shall answer you in the words of Moultrie's, 'Forget Thee,' which really does go admirably to the air of Lucy Neal; I wish you would try how well."

"Dolly do be serious for five minutes, if you can. Do you never long for the old quiet life again."

"No I do not," answered Mrs. Mortomley promptly. "It was very well while it lasted; good, nice, peaceful, what you will, but I could no more go back to that than I could to a rattle and coral and bells. I have gone forward—I have passed that stage. We must go forward, we must travel from stage to stage till the end, whether we like the journey or not. My journey has been very pleasant, so far."

"Has it been satisfactory?" asked Mrs. Werner.

"Has yours?" retorted Dolly; then, without waiting for a reply, went on:

"We have all our ideal life, and the real must differ from it. We have our ideal husbands, as our husbands have had their ideal wives, and the real are never like the ideal. Well, what does it matter? We would not marry our ideals now if we could, so what is the use of thinking about them. Has my life been satisfactory? you ask. Yes, I think so. I am not very old now. I am five-and-twenty, Leonora, four years younger than you, and yet I think if the whole thing were stopped this minute, if God himself said to me now, you have had your share of happiness, you have eaten all the feasts set out for you too fast, you must walk out of the sunshine and make way for some one else, I could not grumble even mentally; I have had my innings, Nora, let the future bring what it will."

"You little heathen!"

"Perhaps you are right," said Dolly philosophically, "Perhaps it is heathenish to love ease and pleasure and luxury, as I love them all; but, Lenny, you know I never had high aims; I should detest working for my living, or being a clergyman's wife and having to visit all sorts of miserable people, or going about as a Sister of Charity, or setting-up for a philanthropist, or a social reformer, '*Chacun à son goût*,' and it certainly would not be my *goût* to make myself less happy than I am."

"But, Dolly, do not you think you owe a duty to your husband?"

"Of course I do, if you like to word your sentence in so disagreeable a manner, but I am not aware that I fail in my duty towards him. You do not think it necessary, I suppose, that I should make his shirts, or darn his socks so long as there are people to be found glad to earn a little money by drudging at such things. He has a comfortable home, and everything in it that he wants so far as I know. I never nag him as I hear many excellent wives nag their husbands. We never

"Has it been satisfactory?" asked Mrs. Werner.

"Has yours?" retorted Dolly; then, without waiting for a reply, went on:

"We have all our ideal life, and the real must differ from it. We have our ideal husbands, as our husbands have had their ideal wives, and the real are never like the ideal. Well, what does it matter? We would not marry our ideals now if we could, so what is the use of thinking about them. Has my life been satisfactory? you ask. Yes, I think so. I am not very old now. I am five-and-twenty, Leonora, four years younger than you, and yet I think if the whole thing were stopped this minute, if God himself said to me now, you have had your share of happiness, you have eaten all the feasts set out for you too fast, you must walk out of the sunshine and make way for some one else, I could grumble even mentally; I have had many mornings, Nora, let the future bring what it will."

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exchange an angry word. If I want anything, he says 'Very well, get it.' If he wants anything, I say 'Very well, do it.' Upon my word, Leonora, I cannot imagine what it is you wish, unless that I should begin to make myself disagreeable."

"That is exactly what I do wish," said Mrs. Werner. "Instead of treating your husband like a spoiled child whose way is on no account to be crossed, I would have you talk with him, reason, advise, consult."

"Good gracious!" interrupted Dolly "what is there to consult about; what we shall have for dinner, or the shape of his next new hat? There, don't be cross, Nora," she added, penitently as Mrs. Werner turned her head away with an impatient gesture. "Tell me what it is you want me to do, condescend to particulars, and don't generalize as is your habit, and I will be as attentive as even you could desire."

"You ought never to have allowed those people to come here," said Mrs. Werner emphatically.

"Archibald brought them home with him, and it would surely not have been pretty manners for me to tell them to go back again."

"If you had ever been in any useful sense a helpmeet to Mr. Mortomley he would not have thought of billeting them at Homewood. Any other woman than you, Dolly, would have taught him prudence and carefulness and wisdom. I wonder your long experience of the miseries of a small income has resulted in nothing except perfect indifference to pecuniary affairs."

"You mistake," answered Dolly; "it has taught me to feel unspeakably thankful for a large income."

"Then why do you not take care of it?" asked her friend.

"I do not think I spend so much money as you," retorted Mrs. Mortomley.

"Perhaps not; but Mr. Werner's business is a much better one than your husband's, and we spend the greater part of our income in trying to increase his influence and extend his connexion."

"Oh!" said Dolly, and no form of words could do justice to the contempt she managed to convey by her rendering of that simple ejaculation.

"It is quite true," persisted Mrs. Werner, answering her tone, not her words.

"No doubt you think so," retorted Dolly, "but I do not. For instance, how should you know whether Mr. Werner's business is a better one than ours or not?"

It was not often Mrs. Mortomley claimed the colour manufactory for her own, but when it was attacked she flung personal feeling into the defence.

"Henry says so," was the convincing reply.

"Henry," with a momentary pause on the name intended to mark the word as a quotation, "Henry may know what he makes himself, but I cannot understand how he can tell what we make," and Dolly folded her hands together in her lap and waited for the next aggressive move.

"I think, my dear, City men have ways and means of ascertaining these things."

"Very likely," said Mrs. Mortomley, "for I think, my dear, City men are usually a set of ill-natured gossiping old women."

"Do not be cross, Dolly," suggested her friend.

"I shall be cross if I choose, Leonora," said Mrs. Mortomley. "It is enough to make any one cross. What right has Mr. Werner—for it is Mr. Werner, I know, who has really spoken to me through your mouth—what right has he, I repeat, to dictate to us how we shall spend our money. If he likes to have horrid, tiresome, vulgar, prosy people at his house—when he might get pleasant people—that is his affair. I do not interfere with him—(only I will not go to your parties)—but he has no sort of claim to dictate to us, and I will not bear it, Nora, I will not."

"Dolly, dear, I was only speaking for your good—"

"I do not want good spoken to me," interrupted Mrs. Mortomley.

"And it is not for your good," went on Mrs. Werner calmly, "that you should have Antonia

and Rupert quartered here. If your husband had given them say a couple of hundred pounds a year, they would have thought far more of his generosity, and it would have cost you less than half what it will do now, besides being wiser in every way."

"Had not you better lay that statement before him yourself?" asked Dolly.

"If I were his wife I should unhesitatingly," was the reply.

"Well, I am his wife and I will not," declared Dolly. "If he likes to have them in the house I cannot see why he should not, so long as they do not make their proximity disagreeable to me; and I am not likely to let them do that, am I, Nora?"

"So long as you have your house filled with company, and are out at parties continually, perhaps not."

"Leonora," began Mrs. Mortomley, "you are the only friend I ever had in my life. I am never likely to have another; but sooner than submit to this eternal lecturing I would rather kiss and say good-bye now, than go on

to an open quarrel. Why can we not agree to differ; why cannot Mr. Werner leave my husband to manage his own affairs, and you leave me to order my way of life as seems most satisfactory to me? You think you are doing great things for your husband because, at his desire, you invite City notables and their wives to dinner, and perhaps you may be. All I can say is, I should not be doing Archie any service by inviting them here. I do not know whether rich City snobs and snobesses hate *you*—perhaps not as there is a real live lord, not a Lord Mayor, amongst your relatives—but they hate me. If I had never come in contact with one of them it might have spared us some enemies; and I never mean so long as I live to come in contact with another, except those who are unavoidable, such as Antonia's elderly young man, for instance. There is nothing I can do or wear or say right in their eyes. I feel this. I know it. They detest me because I am different from them, and they do not think, as I was not a lady of fortune or a lord's niece, I have any right to be different. I do not know

why oil should impute it as a sin to water, that it is water and not oil, but these people who cannot mix with me and with whom I cannot mix, do impute it to me as a sin that I am myself and not them. There is the case in a nutshell, Mrs. Werner, and I fail to see why you and I should quarrel over it."

"But, Dolly, do you think it prudent to have so many guests here in whom it is impossible for your husband to take an interest?"

"If they do not interest they amuse him," was the reply. "And I think anything which brings him out of his laboratory even for a few hours must be advantageous to him mentally and physically. I do not believe," continued Dolly, warming with her subject, "in men living their lives in the City, or else amongst colours and chemicals. When we come to compare notes in our old age, Leonora, I wonder which faith, yours or mine, will be found to have contained temporal salvation."

Mrs. Werner looked down on the slight figure, at the eager upturned face, and then

speaking her thoughts and that of many another person aloud, said,

"I cannot fancy you old, Dolly. I think if you live to be elderly you will be like the Countess of Desmond, who was killed by a fall from a cherry-tree in her hundred and fortieth year."

Mrs. Mortomley's laugh rang out through the clear summer air.

"Do you know," she said, "the same thought has perplexed me; only it was different. I can imagine myself old; a garrulous great-grandmother, good to Lenore's grandchildren, a white-haired, lively, pleasant old lady, fond of the society of young people; but, oh! Nora, I cannot picture myself as middle-aged. I fail to imagine the ten years passage between thirty-five and forty-five, between forty-five and fifty-five. If I could go to sleep for twenty years like Rip van Winkle, and reappear on the scene with grey hair and a nice lace cap, I should understand the *rôle* perfectly; but the middle passage, I tell you fairly, the prospect of that fills me with dismay."

"And yet I also am only six years distant from the point which you kindly mark as the entrance to middle age, and can contemplate the prospect with equanimity."

"Queens never age," observed Dolly, "they only acquire dignity; ordinary mortals get crooked and battered and wrinkled and—ugly. I am afraid I shall get very ugly; grow fat, probably; fond of good living, and drink porter for luncheon."

"How can you be so absurd?" exclaimed Mrs. Werner.

"Nora," said Dolly solemnly, "I have, little as you may think it, very serious thoughts at times about my future. I would give really and truly ten pounds—and you know if I had the income of a Rothschild I should still be in want of that particular ten pounds—but I would, indeed, give that amount if any one could tell me how I should spend the twenty years stretching between thirty-five and fifty-five."

"I do not imagine the most daring gipsy could say the line of your life would be cut short."

"Oh! no, I shall reach the white hair and the lace cap and the great grandmother stage; but how? that is the question."

"My dear, leave these matters to God."

"I must, I suppose," said Dolly resignedly.

CHAPTER VII.

LENORE.

When Mrs. Mortomley stated that the rich men's wives—the carriage-and-pair and moderate-single-brougham ladies, who had duly called at Homewood and made acquaintance with the colour-maker's bride—hated her, her statement was probably too sweeping.

Hatred is a big word, and conveys the idea of an overwhelming amount of detestation, and I do not think really there was a woman amongst the whole number included in Dolly's mental and verbal condemnation who was not far too much occupied with the grandeur of her own surroundings—the wish to eclipse her neighbours—the perfections of her children

and the shortcomings of her servants, to have time to cultivate any feeling stronger than very sufficient dislike for the new mistress of Homewood.

So far as dislike went, Mrs. Mortomley was right. The ladies who called upon her, and who, in their own way — which was not her way—were wiser, better, happier women than Dolly, disliked her as nation dislikes nation, as class dislikes class, as sect dislikes sect, as diverging politicians dislike each other.

There was no blame attaching to any one in the matter. It could not be said that anything Dolly did repulsed these worthy matrons. What God and circumstances had made her was the cause of their antipathy.

A cat is a nice domestic animal in the eyes of many people, and a dog has many qualities which endear him to an appreciative master; but we do not blame either because they cannot agree—we say they are better separate than together. Mrs. Mortomley and the worthy, kindly, prim, straight-laced female pharisees

who had been disposed to look amiably upon her, were better apart.

Mrs. Werner, with her stately manner, with her—by them—unapproachable heart, with her high-bred courtesy and innate knowledge of the world, delighted them. Though in her presence they felt much the same sort of restraint as a subject, no matter how well-born and delicately nurtured, if unaccustomed to courts, might feel during an audience with her Majesty, still they went away praising her gifts of person, her graces of bearing, her suitable conversation.

She was all the mind of woman could desire, while Dolly was all that the imagination of woman held undesirable.

But the precious gift of charity was amongst these ladies. They were glad to smooth their ruffled feathers with a flattering platitude, "Poor dear Mrs. Mortomley! Yes; so untiring a hostess! so hospitable! so unselfish! but," this in a stage whisper, "odd, no doubt a little flighty and uncertain, like all clever people!"

For these people, with a quicker intuition than obtained among the residents of Great Dassell, had discovered Dolly was clever. Though her light, hidden under a bushel, could have never been discovered save by the eye of faith, —by them.

With men the case was different. With all the veins of their hearts, the men whose good-will it seemed most desirable she should conciliate, hated Dolly.

They began with liking her—there was the misfortune—that which their wives, daughters, and sisters were sharp enough to detect at a glance, they only found out by a slow and painful and degrading process of disillusion.

Intuitively women understood that the moment after Mrs. Mortomley had in her best manner bid the last of them "good night," coming herself to the outer door to speak the words, she flung her arms over her head, thanked Heaven they were gone, and delightedly mocked them for the benefit of any appreciative guest belonging to the clique she

affected; but men could not be lectured, scolded, or inducted into a comprehension of Mrs. Mortomley's hypocrisy till their vanity had been raised to a point from whence the fall proved hurtful.

Men accustomed to society would have taken Dolly's little careful attentions, her conventional flatteries, her recollection of special likings, her remembrance of physical delicacy, and mental peculiarities for just the trifle they were worth, the laudable desire of a woman to make all her guests feel Homewood for the nonce their home, and the natural and essentially feminine wish to induce each male of the company—even if he were deaf, bald, prosy—to carry away a special and particular remembrance of their hostess Mrs. Mortomley.

But this is a game which if all very well for a short period, palls after frequent playing. Dolly grew sick of the liking she herself had striven to excite.

She might have managed to continue to associate with the wives and produce no

stronger feeling of antipathy than she managed to excite during the course of a first interview, but with husbands the case was different. Let her try as she would, and at the suggestion of various well meaning if short-sighted friends she did occasionally try, with all her heart, to retain the good opinion that many worthy and wealthy gentlemen had been kind enough in the early days of acquaintanceship to express concerning her—her efforts proved utterly futile.

Mortomley had made a mistake, and he was the only person who failed to understand the fact. His wife was quick enough to know she ought never to have responded to the offers of intimacy and hospitality "people most desirable for a man to stand well with" had been so unhappily prompt to offer.

That which Lamb wrote of himself might, merely altering the pronoun, have been said about Dolly:

"Those who did not like him hated him, and some who once liked him afterwards became his bitterest haters."

I have said before that this was scarcely Mr. Mortomley's fault; but most assuredly it was Mr. Mortomley's misfortune. The very dislike his wife inspired gave a factitious importance to him and his affairs which they certainly never possessed before.

The modest home his progenitors had, in the good old days when that which belonged to everybody could be appropriated by anybody, made for themselves on the outskirts of Epping Forest, became a centre of interest to an extent the owner never could have conceived possible. He did not trouble himself about the affairs of his neighbours. That they should concern themselves about his, never entered his mind.

It may be safe enough, if not altogether pleasant, for a great millionaire or a great lady to be subject to the curious gaze of the multitude; but for a business man doing a moderate trade, or for a wife in the middle rank of society, it proves a trying and often dangerous ordeal.

All unconsciously Mortomley pursued his

way, with many a scrutinizing eye marking his progress. Not quite so unconsciously Mrs. Mortomley pursued her way, making fresh enemies as she moved along.

Even her child grew to be a source of offence. "It's not her fault poor little thing!" the mothers of pert, snub-nosed, inquisitive, prococious snoblings would complacently remark, "properly brought up she might be something very different."

Which, indeed, to say truth, was not desirable. Let the mother's deficiencies be what they might, it would have been difficult, I think, to suggest improvement in the child.

She had all the Mortomley regularity of features, light brown hair, flecked with gold, that came likewise from her father's family; but her eyes were the eyes of Dolly—only darker, larger, more liquid; and her vivacity, her peals of delighted laughter, her happy ability to amuse herself for hours together, came from some forgotten Gerace. There are families in which few traditions are preserved, who have left no memory behind them, but still

lived long enough to bequeath the great gift of contentment to some who were to come after.

Why then was Lenore accounted an offence? A sentence from "Imperfect Sympathies," may, perhaps, explain this better than I can.

Elia says, "I have been trying all my life to like—" For the present purpose it is not needful to extract more closely,—"And am obliged to desist from the experiment in despair. They cannot like me, and in truth I never knew one of that nation who attempted to do it."

In a foot note to the same essay, he puts his idea even more clearly:

"There may be individuals born and constellated so opposite to another individual nature, that the same sphere cannot hold them. I have met with my moral antipodes, and can believe the story of two persons meeting (who never saw one another before), and instantly fighting."

Custom, association, family prejudices, the objects upon which the eye has been in the habit of perpetually dwelling, these things go

to make the something, which in at once a wider and a narrower sense than that artists and literati understand the word, is called taste.

I mean this: matters such as those indicated, educate for good or for evil, the outward senses, and at the same time form an actual, if unconscious, mental standard to which, as it may be high or low, the estimate of those with whom we are thrown in contact is dwarfed or raised.

If it were true, as is generally supposed, that maternity makes women appreciative of, and tender-hearted to, the children of other women, Lenore might have spanned the gulf which stretched between her mother and the admirable matrons who contemned without understanding her; but it is not true.

So long as infants are in arms, so long as their talk is unintelligible, their limbs unavailable for active service, their idiosyncracies undeveloped and their features unformed, they occupy a platform on which mothers can meet on neutral ground and survey and discuss the

beauties of alien babies without a feeling of envy, or rivalry.

In that stage, even Lenore was viewed with kindly and appreciative eyes, but not long subsequently to the period when she found the use of her tongue which, of course, after the manner of her sex, she began to ply in vague utterances before a boy would have thought of exercising it, the little creature began to fall out of favour with those ladies who looked upon Mrs. Mortomley as an error in creation.

And as Lenore passed as such as she do pass, rapidly from infancy to childhood, she became more obnoxious to those who had a theory as to what little girls and boys should be, founded it may be remarked on the reality of what their own boys and girls had been, or were.

Dolly's child, though an only one, was no spoiled brat, always rubbing up against its mother and asking for this, that and the other. Let Dolly be as foolish in all else as she liked, she was wise as regarded Lenore.

When with lavish hand the father would have

poured toys into her lap, filled her little hands to overflowing, given her every pretty present his eye lit upon, Dolly interfered. Her own childhood, bare of toys and gifts, yet full of an exceeding happiness all self-made, was not, God help her, hid so far away back in the mists of time, but she could understand even in that land of plenty how to bring up the one child given to her.

Lenore was a healthy little girl, healthily brought up. As a baby she rolled on the grass or over the carpets, as a tiny little girl she could make herself as happy stringing daisy chains and dandelion flowers, as though each flower had been a pearl of price, and the threads with which she linked them together spun out of gold; no lack of living companions had she either; cats and dogs, kittens and puppies, composed part of the retinue of that tiny queen.

But the queen and the retinue gave offence; as, being all natural, how could they avoid doing?

Her name in the first instance stank in the

nostrils of many worthy women. "Named after some dreadful creature in Lord Byron's poems," they remarked.

And if a person favourably inclined to Mrs. Mortomley explained he believed the child was called after Mrs. Werner, and that secondly the name was that of a heroine in one of Edgar Poe's poems, they answered,

"The name is suitable enough when given to a Lord's daughter, but Mr. Mortomley is not a Lord, and I hope, Mr. —" this severely, "you do not advocate having the heroines of French and German poets introduced into English homes."

At which crass ignorance Mr. — bowed his head and confessed himself conquered.

Whilst Lenore, unconscious of disapprobation and offence, grew and was happy, a very impersonation of childish beauty and grace, and all the time trouble was coming. A cloud no bigger than a man's hand hovered in the horizon during the first happy years of her life, betokening a hurricane which ultimately broke over Homewood, and swept it away from her father's possession.

CHAPTER VIII.

A DEAD FAINT.

By reason of favourable winds and propitious currents Mrs. Mortomley had almost sailed out of sight of those heavily-freighted merchant ships which hold on one accustomed course too calmly to suit the vagaries of such craft as she, when the death of Richard Halling and arrival of his son and daughter at Homewood threw her once again amongst people who were never likely to take kindly to or be desired by her.

Miss Halling was engaged to a middle-aged, or, indeed, elderly gentleman, who stood high in the estimation of City folks, and who himself had the highest opinion possible of individuals who, after making fortunes on Change, in

Mincing Lane, or any other typical London Eldorado, did not turn their backs on the place where they gained their money as if ashamed of it, but were content to associate with their equals, and felt as much "honoured by an invitation to the Mansion House as dukes and duchesses might to an invitation to the Court of St. James's."

This was literally Mr. Dean's style of conversation, and the reader who has been good enough to follow this story so far may comprehend the favour it found with Mrs. Mortomley. He had a comfortable old-fashioned house situated in the midst of good grounds. His gardens were well kept up; but were a weariness, if not to him, at least to Dolly, by reason of his being unable to find honest men to till the ground and his perpetual lamentations concerning the shortcomings of those he did employ.

There was not a picture hanging on his walls, not a horse in his stables, not a cow in his meadows, not a tree about his place that Dolly did not hate with the detestation born of utter weariness and mental exhaustion.

And in this case she had no choice but to suffer patiently. Antonia Halling had not been at Homewood three months before Mrs. Mortomley would have given her entire fortune to see her depart. Her friends filled the house. She herself simply deposed Dolly; and Dolly, though no saint, loved peace far too well to fight for the possession of a throne she knew she must ultimately re-ascend.

When Mr. Dean married Antonia, but not before. Judge, therefore, how anxious Dolly was to stand well with Mr. Dean; but she failed in her endeavour.

Mr. Dean "could not see anything in her." "She was not his style." "Her manners might please some people, apparently they did, but they did not recommend themselves to him." "Of course the fortune she had left her was one not be despised by a man in Mr. Mortomley's position, but he was doubtful whether a managing, steady, careful, sensible woman might not have proved a better-dowered wife than the one he had chosen."

For all of which remarks—that sooner or

later reached her ears—Dolly cared not a groat. Slowly, however, it dawned upon her by degrees she never could recall—by a process as gradual as that which is effected when night is changed to-day—that Mr. Dean and men like him not merely disapproved of her, which was nothing and to be expected, but looked down upon her husband, which was much and astounding.

By imperceptible degrees she arrived at the knowledge of the fact. More rapidly she grasped the reason, and came at the same time to a vague comprehension of the cause why between her soul and the souls of Mr. Dean and men and women like him, there lay an antagonism which should for ever prevent their knitting into one.

All Christianity, all genius, all talent, all cleverness, all striving after an ideal, all industry; all patience, all bearing and forbearing, they held not as things in themselves intrinsically good, but as good only so far as they were available for money getting.

Unless the sermon, or the book, or the invention, or the philanthrophy, or the hard

work, or the vague yet passionate yearnings after a higher life which shy and self-contained natures possess and keep silence concerning—produced money, and a large amount of it, too—they despised those products of the human mind.

They had made their money or their fathers had done so before them, and having made it they were to speak justly as they themselves could state their case, willing to subscribe to charities and missions, and put down their fifties, their hundreds, and their thousands at public meetings, and even to send anonymous donations when they thought such a style of giving might approve itself to God.

But of that swift untarrying generosity which gives and forgets itself has given—of that Christian feeling which seeing a brother in need relieves him and omits to debit the Almighty with a dole—Mr. Dean and his fellows having no knowledge, they accounted Mortomley foolish because he had not considered himself first and the man who had need second.

The world had gone on and the Mortomleys had stood still; but though they had not compassed their fair share of earthly prosperity, who shall say they were not "nearer the Kingdom" for that very reason.

Those traits in Mortomley's character which had won for him golden opinions from Mrs. Trebasson, and something more from her daughter, and which unconsciously to herself knit Dolly's heart to her husband firmer and closer as the years went by, would simply have been accounted foolishness by those who had done so remarkably well for themselves and their families. Their ideal of a good man was Henry Werner, who, upon a small business inherited from his father, had built himself a great commercial edifice; who was a "shrewd fellow" according to his admirers, and who, if he ever lapsed into generosity, took care to be generous wisely and profitably. No man would have caught that clever gentleman dispensing alms with only his left hand for audience. If there was a famine in the East, or a bad shipwreck, or an hospital in want of funds, or any

other calamity on sufficiently large a scale to justify the Lord Mayor in convening a public meeting on the subject, I warrant that Mr. Werner would be present on the occasion and put down his name for a sum calculated to prove that business with him was flourishing. But all the private almsgiving which was done in his family was done by Mrs. Werner, and to "remember the poor and forget not" she had to manage her allowance with prudence. Unlike Dolly she had no private fortune; unlike Dolly she could not go to her husband and say she wanted money to give to that widow or this orphan, or some poor old man laid up with cold and rheumatism and the burden of years superadded.

Mr. Werner was in the world's eyes a prosperous man, but although his wife did her duty by, she did not grow to love, him. Mortomley, on the contrary, was a man who did not prosper as he might have done; and Dolly did not do her duty by him; but then she loved him, not perhaps as Leonora Trebasson might have done, but still according to her different nature wholly and increasingly.

Was there nothing to be put to the credit side of the last account, do you suppose? nothing of which the world with its befrilled and bejewelled wife failed to take notice.

Although, however, Mrs. Mortomley came to understand that in the opinion of his acquaintances her husband had made nothing of the opportunities offered him by fortune, she did not comprehend that what they thought was literally true.

She did not know that in business as in everything else it is simply impossible for a man to remain stationary. If he is not advancing he must be retrograding, if he is not increasing his returns his profits must be decreasing, if he is not extending his connexion he must be losing it, if he is not keeping ahead of the times he must be lagging behind the footsteps of progress.

Of all these matters Mrs. Mortomley was profoundly ignorant. From Mrs. Werner she knew that Richard Halling's death had embarrassed her husband; but she attached little importance to this information, first because it

came from a source she had always distrusted, and second because she had only the vaguest idea of what embarrassment meant in trade. Her notion, if she had any, was that her husband would have to put off some payment—as she sometimes deferred paying her milliner—that was all.

The first hint of things being at all "difficult" came to her in this wise.

She had not been very well. Perhaps, Miss Halling's friends, or Mr. Dean's instructive remarks on the subject of his business had proved exhausting. Let that be as it may, one evening when a few guests were present she had just walked into the drawing-room after dinner when, without the slightest premonitory warning, she fell back in a dead faint.

She soon recovered, however, and not without a certain spice of malice laid her illness at the door of a scent which Miss Dean thought an appropriate odour to carry about with her everywhere—musk.

"I never can remain in a room with musk," said Dolly defiantly, "without feeling faint.

Out of politeness to Miss Dean, I have latterly ceased speaking of a weakness she considers mere affectation, but now I suppose I may feel myself at liberty to do so."

And without further apology Dolly, still looking very white and terrified, for that inexplicable transition from consciouness to insensibility was a new sensation to her, walked through into the conservatory followed by Mrs. Werner and another lady who chanced to be present.

"I never could forgive the first Napoleon for divorcing Josephine until I read that she liked—musk," said Dolly leaning against the open door and looking out over the lawns, from which already came the sad perfume of the fallen Autumn leaves. "Fancy a man whose family traditions were interwoven with violets having that horrible odour greet him every time he entered her apartments."

"But it never made you faint before," remarked Mrs. Werner, ignoring Josephine's peculiarities, and reverting to her friend's sudden illness.

"I never had so large a dose at one time before," retorted Mrs. Mortomley; "Miss Dean must have taken a bath of it I should think, this afternoon.

"Hush! dear," expostulated Mrs. Werner, and she put her arm round Dolly's waist and kissed her. Not even in the pages of old romance was there ever anything truer, purer, more perfect, than the love Lord Dassell's niece bore for Archibald Mortomley's wife.

Meantime, within the drawing-room, Miss Dean remarked to Antonia penitently,

"I really did think it was—not affectation exactly you know, but her way; I am so sorry."

Miss Halling raised her white shoulders with a significant gesture.

"She attributes it to the musk, but it was not really that, though I do think, remember, many perfumes are disagreeable to her. For instance, I have often known her order hyacinths, lily of the valley, lilac and syringa to be taken out of a room where she wished to sit, and I remember once when we were going

to London together by train, her getting into another compartment at Stratford, merely because a fat old lady who was our fellow-traveller had thought fit to deluge her handkerchief with patchouli. But it was not the musk which made her faint. She takes too much out of herself. She is never still, she visits and talks enough for a dozen people. She was at a wedding yesterday morning, at a kettledrum in the afternoon, and then she came home and we all dined with the Morrisons. No constitution could endure such treatment" finished Miss Halling.

"The constitutions of fashionable ladies endure more than that," replied Miss Dean, who might perhaps have liked Antonia better than was the case had that young person not assumed the shape of a future sister-in-law.

"Yes," agreed the other, "but then they do nothing else, and Dolly—excuse me for calling her by that ridiculous name, but we have got into the habit of it—is never at rest from morning till night, she rises early and she goes to bed

late, and she is here there and everywhere at all hours of the day."

This was true at any rate. It was precisely what a solemn old doctor told her when by Mr. Mortomley's request she sent next day for "some one to give her something."

He said she had better go out of town to some quiet place, and accordingly Dolly accompanied by Lenore and her maid left Homewood before the week was over.

It was when Mortomley was saying his last words of farewell that the first drop of rain indicating foul weather to come, fell on her upturned face.

"Dolly dear, you won't spend more money than you can help," said her husband in the tone of a man who would just have liked about as well to cut his throat as utter the words.

Dolly opened her eyes. It had been a childish habit of hers, and time failed to cure her of it.

"Do I spend too much?" she asked.

"Not half enough, if we had it to spend," was the answer; then he added hurriedly, "you

are not vexed, you do not mind my speaking." At that moment, 'Take your seats. Now, sir, if you please,' was shouted out, and Dolly could only reply from her corner in the carriage,

"I will tell you when you come down," but there was not a shade on her face. Her look was bright as ever, while she put her hand in his.

A whole chapter of assurances could not have lightened her husband's heart one half so effectually.

Even if the words he had uttered bore no immediate fruit, what did it matter? The ice was broken. Hereafter he could talk to her again and explain his meaning more fully. All the way to the station he had felt miserable. He had treated her always like a child, and now when he was forced to tell her she must do without any fresh toy to which she took a fancy, he imagined himself little better than a brute.

But Dolly had been told and was not vexed. Why, oh! why, had he not spoken to her before!

By the sad sea waves Mrs. Mortomley thought those last words over and over and over. She put two and two together. She estimated the amount the interest her own modest fortune brought back to the common fund, and then she reckoned as well as a woman who never professed to keep any accounts could reckon, the total of their annual expenditure.

The result was that when her husband did come down and ask her in his usual fashion, if she wanted money, (for indeed he was as much gratified as surprised at having heard no mention of that one thing needful in her short notes), she opened her purse and turned out its contents gleefully.

"Haven't I been good?" she asked; and then went on to ask,

"Archie, have you really and truly been troubled about these things?"

"A little," he answered.

"Then why did you not tell me sooner?"

"Why should I trouble you about such matters, love?"

"Because till I married you, the want of

money and I were close acquaintances; perhaps that is the reason why I have always hated considering money since, but I can consider for all that, and I intend to make what you hold in your hand last until I get home again."

He put the notes and gold back into her purse slowly and thoughtfully, folding each note by itself, with nervous absent carefulness, dropping each sovereign singly into the little netted bag she kept, with her childish love for pretty things, for them.

"My poor Dolly," he said at last. Was it a prevision? Knowledge *could not* have come to him then, and it must have been a prevision that made the souls of both husband and wife grow for some reason, inexplicable to themselves, sad and sorrowful for a moment.

As for Dolly, his three words had sent her eyes out seaward with tears welling in them; but she was the first to recover herself.

"We will spoil our pleasure by talking of horrid money matters at the sea side," she remarked, "but when I go home again you must give me a full, true, and particular account of

all that is troubling you. Do you hear, sir."

"Yes; I hear," he answered, "and I can give you an account of what is troubling me, at once. I have been foolish and I am suffering for my folly. I did not consider the crop I was planting and I am among stinging nettles in consequence; but we shall 'win through it yet,' to quote an old saying, dear, 'we shall win through it yet,' please God."

"I wish I was at home again," she said,

"So do I love, but you must not think of returning till you are quite strong and well again."

"No," she answered; "I think a sick wife is as bad in a house as a scolding wife, or worse, because at least the latter cannot excite anxiety, although it *was* only Miss Dean made me ill."

Mortomley shook his head, "Never mind what made you ill, dear, so as you only get well," he answered, and then, for the twilight had closed upon them and the place was empty

of visitors, they paced slowly back along that walk by the sea hand clasped in hand.

If—nine years husband though he was—he had known more of Dolly, possessed much insight into the windings and subtleties of any woman's nature, it would have struck him as curious that after the confidence given, his wife did not at once pack up her dresses and return to Homewood. Happily for him he did not understand her, did not comprehend the light words she had spoken apparently in jest were uttered in real earnest.

"A sick wife,"—Dolly's imagination could present even to itself few more terrible pictures than that, and she knew and some one else knew it was needful for her to take practical measures to avert so fearful a misfortune.

With the solemn old doctor Dolly had jested about her illness, had laughed at advice, had grudgingly consented to take his medicine. It was all very pleasant, very easy, very non-alarming. Even Mortomley was satisfied when the old simpleton with a wise face

assured him all his wife wanted was a month at the sea-side and entire repose.

Dolly knew better. With no flourish of trumpets, saying nothing to anybody, she went off quietly by herself to a celebrated physician and told him about that little swoon.

He did not say much, indeed he did not say anything at first; then he asked carelessly, almost indifferently, as was his fashion,

"And what do you suppose made you faint." Mrs. Mortomley did not answer, she looked him straight in the face, as women sometimes can look, evil and danger.

There ensued a dead silence, then she said,

"I came here expecting you to tell me the cause."

"I will answer your question hereafter, and write you a prescription meantime," he answered confusedly.

"Neither is necessary at present," she replied, and laying down her guinea left the room before he could recover from his astonishment.

"Now I should like to know the future of

that woman," he said, "She understands all about it as well as I do."

Perhaps she did, but then she possessed a marvellous buoyancy of temper, and disbelief in the infallibility of doctors.

Fortunately for her, and somebody else.

CHAPTER IX.

THE FIRST MUTTERINGS OF THE STORM.

"DEAR AUNT,—(thus Mrs. Mortomley to Miss Gerace)—I have been a little ill, and I am here by the doctor's advice for change of air and scene; but I find that the moaning of the sea and the howling of the wind depress me at night, and I think I should get well quicker if I were at Dassell in my own old room.

"May I go to you—will you have me? Lenore is with me at present, but I will not trouble you with her. She shall go back to her papa at Homewood, if you say you have a corner still in your house for your affectionate niece,

"DOLLY."

It is no exaggeration to say Mrs. Mortomley waited with a sickening impatience for the answer which should justify her in starting forthwith for Dassell. She believed she should get well there at once. She longed to hear the solemn silence of the woods; to behold once more the familiar landscape; to run over to the Court, and talk to Mrs. Trebasson; in her matronhood, to stop for a moment and rehabilitate the beauty of her girlish life—where it had once been a breathing presence.

Perhaps in the new notion of economy which possessed her, she desired to be strengthened in her purpose by a glimpse of the land where she had been content with so little of the world's wealth. Anyhow, let the reason be what it might, Dolly wanted to go back home—as she mentally phrased it—and waited anxiously for Miss Gerace's letter. It came: it ran as follows:—

"My dear Niece,—I grieve to hear of your ill-health, although I cannot marvel you have broken down at last; you know my opinions.

They may be old fashioned; but, at all events, they carry with them the weight of an experience longer and wiser than my own.

"Health and undue excitement are incompatible. You left me blessed with a strong constitution; you have ruined it. You were a robust girl; you are a delicate woman. But I refrain, aware that my remarks now must be as distasteful as my previous advice has proved.

"When you were married I told you my home, so long as I had one, should always be yours. Though you have changed, I have not —and therefore, if you really think this air and place likely to benefit so *fashionable a lady as yourself*—pray come to me at once.

"Do not send your little girl back to Homewood, because you fear her giving trouble to a fidgety old maid. If you remember, I was not in my first youth when I took sole charge of you; and if I failed to train you into a perfect character, I do not think the blame could be laid altogether at my door. *But* I will have none of your fly-away, fine-lady

servants, remember that. You and the child are welcome; but there is no place in my small house for London maids or nurses.

"I hope you will take what I have written in the spirit in which it is meant, and

"Believe me,

"Your affectionate Aunt,

"M. GERACE."

To which epistle, Dolly, in an ecstasy of indignation, replied:—

"MY DEAR AUNT,—(from which commencement Miss Gerace anticipated stormy weather to follow; 'my' as a prefix to 'dear,' having always with Dolly been a declaration of hostility)—Of course I cannot tell in what spirit your letter was written, but I should say in a very bad one. At all events, I cannot go to Dassell now, and I regret asking you to have me. I will not visit any one who gives me a grudging welcome.

"I am not a fashionable lady. I am not a delicate woman. If being 'perfect' includes

the power of saying disagreeable things to unoffending people, I am very thankful to admit I am, spite of your judicious training, an imperfect character. I suppose you have been waiting your opportunity to say something unpleasant to me, because Mrs. Edward Gerace spent a week with us in the Summer. I do not like her or her husband; but when they offered to visit us, we could not very well say there were plenty of Hotels within their means in London.

"And when they did come, I admit we tried to make them comfortable, which, no doubt assumes in your eyes the proportions of a sin. I daresay Edward Gerace's father did not treat my father well; but Edward is not responsible for that. For my part, I think in family feuds there ought to be a statute of limitations, as I believe there is for debt; nothing more fatiguing can be imagined, than to go on acting the Montague and Capulet business through all the days of one's life. If you had written to propose visiting me, I should have returned a very different answer; but I

suppose people cannot help their dispositions. More is the pity!

"Your affectionate Niece,

"DOLLABELLA MORTOMLEY."

Which signature was adding insult to injury. 'Dollabella' had always been an offence in the nostrils of Miss Gerace. 'Dolly' was absurd; still, between the name and the owner, there was a certain fitness and unity.

With 'Dollabella' there was none. The "Minerva Press" twang about it had ever seemed intolerable to the practical spinster, nor did the fact of Mrs. Mortomley having been left the best part of her Godmother's money, tend to reconcile Miss Gerace to the polysyllabic appellation, all of which Mrs. Mortomley knew, and for that very reason she signed it in full.

"There," she thought to herself as she directed, sealed, and stamped the letter. "I hope Miss Gerace will like that."

For after the manner of her sex, she was petulant and little in unimportant matters.

It is the most purely womanly women who are given to similar outbursts.

Mrs. Werner could never so far have forgotten her own dignity as to indite such an epistle; but then, on the other hand, neither could she have repented for having done so, as Dolly did.

Barely was the letter posted before that repentance began. First, Mrs. Mortomley, her anger not yet assuaged, mentally pictured her aunt's horror and astonishment when she read. She saw the postman come up to the door. She saw the prim servant receive the letter. She saw her carry it into the breakfast-parlour. She saw Miss Gerace put on her spectacles. And at that point Dolly's anger began to ebb, and her regret to flow; after all, her aunt's innings out of life had been few and her own many; and she had her opinions just as Dolly had hers; and she had taken her nephew's child home when he died, and shared her small income with her, and done her duty faithfully, if not always pleasantly, and by way of return, Mrs. Mortomley had penned that letter, which

by this time she herself styled nasty and detestable.

She could not send the antidote with the bane, for the early post had already gone out, taking her letter with it. But she could write by the night mail, and Miss Gerace would then receive her apology on the afternoon of the same day, which witnessed her offence.

One of the servants from the Court always went over for the letter bag twice a day, and it was understood Miss Gerace's correspondence went and came at the same time.

She need not therefore sleep upon the first letter; Dolly decided she would not sleep either till the second was written.

"Dear Aunt,—(so began number two of the same date)—I am so sorry for the ill-tempered things I said this morning. I did not really mean one of them. Your letter made me angry for the minute, and I wrote without stopping to think, indeed I did.

"Dear auntie, forgive me. When I remember all the years during which you stinted yourself to provide for me, I feel a monster of

ingratitude. I will go to you now if you will have me, and take Lenore; but *no servant;* and Archie shall fetch me back when I have made my peace, and you are quite tired of me. I love you better than a thousand Edward Geraces, and their wives into the bargain, and their is not a stone in your house, or a plant in your garden that is not dear to me.

"Your ever affectionate,

"DOLLY."

After which came a postscript.

"A message from home has just arrived. My husband is ill, so I cannot go to Dassell. Direct to Homewood."

Which Miss Gerace did.

With a good grace she said she was sorry to hear of Mr. Mortomley's illness and trusted he would soon be restored to health. With a bad grace she sent Mrs. Mortomley her forgiveness, and regretted Dolly's tendency to ill-temper was the besetting sin even her course of education had been unable to rectify. The one

thing—she added with her own peculiar grace—she lamented to find was so strong a taint of vulgarity in her brother's child. The letter for which she so properly apologized would not have disgraced a Billingsgate fishwife. For that trait in her character she must have gone back to some alien blood."

"Poor aunt!" remarked Dolly, putting the letter aside, "she will never be good friends with me again. If she knew how ill Archie is, I do not think she would be so hard upon me."

Certainly Mr. Mortomley was very ill. For no light cause would Antonia Halling have summoned Mrs. Mortomley back as she did, but when she sent her telegram she really was afraid of the owner of Homewood dying in her hands.

To Dolly sickness was nothing new. As a clergyman's daughter she had been with it more or less all her life; less certainly since her marriage than before that event.

But one strong experience is perhaps enough. She had helped nurse her father; nay, she had

tended him more unweariedly than any one else, and by reason of those vigils knew how to watch by the sick.

Beside her husband she took her post, and through the valley of the shadow brought him back to health, or at least what the doctors were pleased to call health.

They did not understand, though perhaps Dolly might instinctively, that the man who has once sickened through mental distress will never really even begin to recover until the mental pressure be removed.

Hot and fast Richard Halling's bills were pouring in. Mr. Mortomley was beginning fully to understand what "lending a name" means. Unfortunately he believed he could, as he said to Dolly, "win through"; and in that belief he was encouraged by the holders of every bill which had his name on the back of it.

"We will renew, of course," they said, and Mortomley instead of facing the question put it off; just as you would do, reader, were you similarly situated and had a great deal to lose.

So Mr. Mortomley, according to the doctors, was once again strong and able to attend to business. Nevertheless, his wife noticed he stayed a good deal in his laboratory after his attack, whilst his nephew went to town to look after affairs there. Indeed, the man's nerves were so shaken, his organization being delicate, that Dolly felt very glad to see any one, even Rupert, take his place in the City.

The doctors had their own way at last, and Homewood was quiet. In the face of her husband's illness, Dolly could not prove a gad-about. With unusual embarrassments surrounding him, Mortomley could not entertain as his fathers had done before he was thought of.

Nevertheless, there were occasional dinner-parties, and at one of these Dolly first saw Mr. Forde.

In deference to a suggestion of Mr. Werner's, who now interested and busied himself not a little with the concerns of his old friend, he had been asked to the house.

When he came no one knew exactly what to

do with him. A stranger amongst strange people is rarely to be envied his lot; but perhaps the position of strange people when a stranger ventures amongst them is more unenviable still.

Mrs. Mortomley felt their modest establish ment must seem poor in the eyes of a man who talked so glibly of the fine seats possessed by this alderman and that retired tallow-chandler. Although affably anxious to descend to the position, Mr. Forde lost no opportunity of letting the Mortomleys know Homewood seemed a mere doll's-house in comparison with the mansions to which he was daily invited. He and Mr. Werner had the bulk of the talk to themselves, and it related principally to City incidents and City men, to the fortune left by this merchant and the *fiasco* made by his neighbour, with other pleasing incidents of a like nature interspersed with political observations that made Dolly yawn frightfully behind her handkerchief.

Notwithstanding which pretences of underrating Homewood and its occupiers, Mr.

Forde was impressed by both. The unities of decent society always do impress men who have lived during the whole of their earlier years on the edge of society or below it.

After that first visit Mr. Forde came frequently to Homewood, but of this Mrs. Mortomley took little notice until one day when having, for reasons of her own, suggested putting off his proposed visit, Rupert remarked,

"I am afraid that would scarcely be a safe move. At any inconvenience to ourselves, we must be civil to him."

"Why?" asked Dolly.

"Well; for various reasons. If a man gets into Queer Street, he can scarcely afford to quarrel with the people who live there."

"Do you mean that Archie is in Queer Street?" Mrs. Mortomley inquired.

"In something very like it, at any rate," was the reply.

"How does it happen?"

"I cannot tell," he answered in all sincerity.

"When will he be out of it?"

"That is what puzzles me. We ought to have been out of it long ago."

Misfortune, like age, comes differently upon different people. There are those whose hair turns white in a single night, and those again to whom grey hairs come almost one by one, and in similar fashion ruin overwhelms some in an hour, whilst others are reduced to beggary by a slow and almost imperceptible process, the beginning and progress of which it seems impossible to trace.

The end every one understands, the commencement is usually unintelligible to those who ought to know most about it.

In the February of that year in which this story opens, came the first thunderclap heralding very bad weather to come.

For reasons best known to himself, Rupert had neglected to meet a somewhat important acceptance and had failed to take sufficient notice of a writ of which he, in Mr. Mortomley's absence, accepted service. The option had lain with the holder of proceeding against his debtor in Essex, or The City, and he selected the former as being likely to give the greatest annoyance.

To do him justice, Rupert was only vaguely acquainted with the nature of writs, and the spectacle of a sheriff's officer appearing at Homewood, proved as great a shock to him as it did to Miss Halling and Mortomley and Dolly and the servants.

They were all so perfectly new to business of the kind that they did not even try to keep the matter secret. From the cook to the page boy, from the lady's-maid to the groom, from the foreman manager in the works to the youngest lad employed about the place, every creature knew that a "man in possession" had taken up his residence in Homewood.

It was then the principal of Dolly's fortune proved of service. Within twenty-four hours the money was raised, the debt paid, and the man despatched to herald ruin to some other family, but the evil was wrought. Mortomley's credit had gone; and not all the sops thrown to fate out of Mrs. Mortomley's *dot* could pacify the wolves which now came howling round that doomed estate.

For a time, however, Mrs. Mortomley entertained no fear that their ship was sinking.

So far as she saw, beyond a certain gravity in her husband's face, a certain discontent in that of Miss Halling, and a retrenchment which she accepted as just and necessary in her own expenditure, there was no cause to anticipate danger. Things went on much as usual, the waters over which they floated seemed calm enough, and the winds fair and favourable.

She did not know, neither did her husband, neither did Rupert, that there was a leak in their vessel which it would have required very different hands from theirs to stop.

Had Mr. Werner stood in Mr. Mortomley's shoes, he could have done it, and would have made matters remarkably unpleasant for any one who tried to prevent his doing so.

When the evil day came, Mr. Werner said Mortomley was a fool, with an extremely strong adjective prefixed to this flattering appellation; but he did not call him a rogue.

Neither did anybody else for the matter of that, except Mr. Forde.

Which was of the less consequence, because as a wag remarked, speaking of his violent vituperations against the colour-maker,

"Poor Forde's experience has as yet been too one-sided to enable him to distinguish good from evil."

Indeed, after all, when a man is down it makes very little difference what the world thinks of him, unless in this way: the world always helps a rogue, because it has a justifiable faith in his helping himself, whereas a fool or a fool's equivalent in the opinion of society—an honest man—though weak may, if once thrown, lie for ever like a sheep on the broad of his back, unless some Samaritan help him to his feet again.

And Samaritans are scarce now-a-days; and when they do appear are generally as scarce of pennies as rich people are of inclination to give them.

One evening in the early summer time, Dolly, putting aside the muslin curtains which

draped one of the French windows leading on the lawn, entered that cool and pleasant drawing-room of which, under her *régime*, many a man and woman had carried away happy memories.

As she stood with the light muslin parted above her head, she saw that her husband and Rupert sat with chairs close together, the latter talking earnestly; and she would have retreated by the way she came, for Dolly never cared to intrude on the *tête-à-tête* of any two persons, but Mortomley said, "You had better stay, dear. It is only right you should hear what we are saying."

"What is the matter?" asked Dolly, stepping up to the pair and looking from one to the other with a quick apprehension of something being wrong.

Her husband rose, and walking to the hearth, stood leaning with his back against the mantelpiece. Rupert rose likewise and looked out of the window nearest to where he stood; his hands plunged deep in his pockets, his dress dusty as when he returned from town, his hair,

worn long as was the artist fashion he affected; looking rough and unkempt, and an expression on his face no one probably had ever seen there before, not even when Mr. Gideon told him he must make a slight inventory of a few articles and leave behind him the first creature, gentle or simple, to whom the owners of Homewood grudged extending hospitality.

How the room, the flowers, the soft evening light, the figures of the two men were photographed into her mind at that moment Mrs. Mortomley never knew until the months had come and the months had gone, and Homewood, its shady walks, its smooth lawns, its banks of flowers, its wealth of foliage, its modest luxury of appointment, its utter comfort and sweet simplicity, were all part and parcel of a past which could return—ah! nevermore.

"What is the matter?" she repeated. "What has gone wrong?"

"I do not know that anything has gone wrong," Rupert answered. "It may be, for aught I can tell, the beginning of greater peace

than we have had for some time past. I have been telling Archie I think he ought to stop."

"I have thought so often lately," said Mortomley with quiet resignation.

"Stop what—stop when!" his wife interrogated; then she suddenly paused, adding the the instant after, "Do you mean fail?"

"Certainly not," replied the younger man. "I merely mean that he should go into liquidation."

"What on earth is liquidation?"

"It is nothing very dreadful," said Mr. Halling reassuringly. "Nothing, of course, will be changed here—the works will go on as usual—you can live just as we have been doing lately; we could not expect to entertain, of course, until every one to whom anything is owing is paid off, and then we can do what we like. That is about the English of it, is it not?" he said turning to Mr. Mortomley, who replied with a set face,

"I do not know. I have never been in liquidation."

"But you know plenty of fellows who have."

"I cannot say that I do," was the answer; and he turned a little aside and began toying absently with the articles on the chimney-piece.

"At all events, you see quite clearly we cannot go on as we have been doing," persisted Rupert.

"I wonder we have been able to go on so long—"

"It would not be such a hopeless fight if we were not daily and hourly getting involved more deeply with the General Chemical Company."

"Yes; that is the worst feature of the position; and I confess I cannot understand how it happens."

"But I have explained the whole thing to you fully," said Rupert, looking angry and excited.

"Yes, according to your idea; but I tell you such a system is impossible in any respectable business."

"Do you consider the General Chemical Company a respectable concern?"

"I have always supposed so; but whether

respectable or not, the errors, to use a mild term, you speak of are simply impossible in an establishment where there are clerks employed, and checks kept, and experienced book-keepers always engaged on the accounts."

Having made which observation, in a much more decided manner than it was his custom usually to employ, Mr. Mortomley walked out of the room, leaving his wife and Rupert alone together.

Rupert, looking after him, shrugged his shoulders, and thrusting his hands deeper into his pockets and planting one shoulder well up against the window shutter, remarked to Dolly,

"He won't believe those people have been cheating him right and left, and I don't know that any good purpose would be served if I could make him believe it. Because, owing to my stupidity, we never can prove the fact. If you and Lenore are beggared," he added, with a poor attempt at mirth, "I give you full leave to blame me for the whole of it."

"Do not be absurd," answered Mrs. Mortom-

ley uneasily. "Archie is quite right, of course. People could not cheat, and if they could they would not be so wicked."

Rupert laughed outright. "Would they not, Mrs. Mortomley? Much you know of the world and its ways—I say and shall say to the end of my life, that the General Chemical Company has, by a system of splendid book-keeping, been robbing us of I should be afraid to say how much; and I say further, no system of book-keeping we could devise would be of the slightest use in preventing it. But it might have been stopped ere this by our stoppage. Nothing else will do it now. Remember what I say to you, Dolly; and they are not my words alone—they are the words of men who know far more about business and City matters than I ever want to do. If Archie is to do any good for himself and you and Lenore" (Rupert kept his own name and that of his sister discreetly out of sight) "he must stop now. If he speaks to you about it, don't dissuade him, Dolly; for God's sake don't try to induce him to put off the evil day any longer."

Vehemence of manner or expression was unusual at Homewood, and, for a moment, Rupert's words and looks startled Mrs. Mortomley. After that moment she answered,

"I shall not dissuade or persuade him, for I know nothing really about the matter."

"Do you mind coming with me into the works?" asked Rupert in reply.

"No." Dolly said she would go with him if he wished; and accordingly the pair went out together on to the lawn and across the flower-garden and so to the laurel-walk which people averred was the crowning beauty of Homewood. Who had first planted it no one knew, but tradition ascribed that virtuous deed to a far-away dignitary of the Church of Rome, who had considered Homewood, then a mere cottage and lands on the borders of the forest, a sort of hermitage to which, from the din of party and the clamour of men's tongues, he might retire to pray and meditate in peace.

And this view is confirmed by the fact, that in another country I remember well seeing in grounds belonging to an old monastic institution

similar arcades of greenery, thick hedges to right and left, and overarching branches intertwining and overlapping, till the light of day was shut out and the paths made dark as night.

At Homewood this inconvenience had been obviated by cutting at intervals openings in one of the hedges in the form of pointed arches; and the effect produced was consequently somewhat akin to that left on the mind by walking along some cloister in an ancient cathedral.

Quiet as any monastic pavement was the laurel-path at Homewood; and the frequent glimpses of emerald green and bright-hued flowers afforded by the openings mentioned, in no way detracted from the solemn feeling produced by the stillness of that remarkable passage.

Of late many a bitter thought and wearying anxiety had kept Mortomley company as he paced along it to the postern gate giving admission to his works; and this, Dolly's quick instinct enabled her to realise as she tried with her short uneven steps to keep up with Rupert's long careless stride.

"Oh! I wish I had known sooner," she said

mentally; "I wish—I wish—I wish I had."

"It is a sweet place, Dolly," remarked Rupert, who possessed a keen sense of the beautiful in nature, women, and children, though his artistic power of reproducing beauty on canvas was meagre.

"Ay," she answered with a little gasp, "that it is."

"We must not risk losing it."

She did not answer, but she touched his arm with her hand entreatingly.

Looking down at the face upraised to his, he saw her eyes were full of tears. Lose Homewood! why it had never looked fairer than it did at that moment, with the evening sun shining athwart its lawns. Lose Homewood! where she had been so happy; it would be worse than death.

"Oh! Rupert," she cried at last, and she clung to him entreatingly, "you did not mean it—say you did not."

"I declare Dolly, you are prettier than Lenore," he answered irrelevantly, as it may

seem; but the fact was, all at once, in that moment of mental anguish, of pathetic helplessness, he saw something in the woman's face he had never beheld there before—something grief had developed already, a grace and a beauty hitherto concealed.

"Dolly," he went on vehemently, "if I can keep Homewood for you I will; but you must help, you must not let Archie turn back from the battle. It is true, dear, I do not go on my own judgment; if he is not firm now, we shall all be lost!"

As he spoke he was unlocking the postern door, which admitted them to a small court which, in its turn, gave ingress to the foreman's office as well as to the more private offices of the establishment, Mr. Mortomley's own room and laboratory included.

When they entered the court, Hankins, the foreman, was fastening his door and came to meet them, swinging a great bunch of keys on his fingers in a *debonnaire* manner the while.

Out of respect or, shall we say, gallantry he raised his hat to Mrs. Mortomley. Rupert's

"Good evening" he answered with a nod. Mr. Hankins was a working-man of the very advanced type, who thought much of himself, and but little consequently of any one else. He was a clever fellow, as all Mortomley's picked men were, and fairly faithful and honest as the world goes nowadays, which is not perhaps far.

But he understood his business and he did his work, and he saw that others did it also. Now that the day's labour was over, he had been, as he informed his visitors, "just taking as usual a look round to see everything was right."

"Mr. Lang gone?" asked Rupert.

"Yes, sir, not five minutes ago;" and Mr. Hankins swung his bunch of keys again as a polite intimation to Mr. Halling that it was not part of his contract to stand talking to him all night.

"You got some more barytes in to-day," remarked Rupert, wilfully disregarding the hint.

"You can call it barytes, of course, sir, if you like," was the reply, "I call it stuff."

"It is not good then?"

"Good! Now I should just wish you to see it. Naturally, not having been brought up to the business, you cannot be supposed to know all the ins and outs of our trade, but a child might tell the inferiority of this. If not detaining you, sir, I really should feel obliged by your stepping this way," and with an air he flung open the door of his office, and pointing to a powder of a whity-brown colour lying on the desk, asked ironically,

"That is a first-rate article, ain't it, sir?"

Rupert shook his head; and Mr. Hankins thus encouraged, pressed his point.

"Here, ma'am," he said, taking up an other parcel and opening it, "is something like. Look at the difference. I declare, upon my conscience," continued Mr. Hankins, turning to Rupert and forgetting in his energy the presence of his employer's wife, "it is enough to drive a man out of his mind to be obliged to sign a receipt-note for such rubbish. I often think things here might make people believe that old story the parsons tell about the Israelites being ordered to make bricks without

straw. After what I have seen this last eighteen months I fancy I could almost swallow anything," finished Mr. Hankins with that advanced and almost unconscious scepticism which is so curious an adjunct to skilled labour at this period of the world's history.

Rupert looked uneasily at his companion. At any other time she might have felt inclined to enter into a controversy with Mr. Hankins on the religious question, but at that moment her heart was so full of her husband's position that the orthodoxy or non-orthodoxy of any person's opinions seemed quite a secondary matter in her eyes.

"Surely," she began, "Mr. Mortomley is the only person to say here what is good or bad. If he approves of this," and she pointed to the barytes, "it is not fitting any one else should disapprove."

"*Mr. Mortomley won't look at it, ma'am,*" was the ominous answer. "If I go to him, he says, 'I am busy now,' or, 'you must do the best you can with it,' or, 'I will write and complain;' and all the while as fine a business

as there is in the Home counties is going to the devil. I beg your pardon, ma'am, but I can't help saying it. You heard, sir, I suppose, that Traceys had sent back all the ten tons of Brunswick green," (Rupert nodded) "and if things go on much longer as they have been going, we shall have everything sent back. If it wasn't for the respect I have to Mr. Mortomley, I would not stay here an hour; and as it is, I do not know as how I can bear it much longer."

Which last was intended as a side blow to be carried by Mrs. Mortomley to her husband. Mr. Hankins folded up his samples, took his keys, said, "Evening, sir," "Good evening, ma'am," touched the brim of his hat, and sauntered leisurely across the yard leaving his visitors alone.

"I wanted you to hear, Dolly," said Rupert, "but I fear in my wisdom I have been a brute."

She did not answer, but she walked back steadily to the house. She dressed for dinner; and when that meal was served, they all sat

down as people might the evening before an execution.

So far this narrative has been preliminary and introductory. In the next chapter the real story of Mortomley's Estate begins.

CHAPTER X.

MR. FORDE TAKES HIS HAT.

The stores, warehouses, and offices of the General Chemical Company (Limited), are situated, as all City folks know, on St. Vedast Wharf, Vedast Lane, Upper Thames Street.

Landing stages and railway bridges, which have altered the aspect of so many other places of business, have left St. Vedast Wharf untouched. And the curious inquirer will find it still presenting precisely the same appearance as it did in those early summer days of a few years back when it was still optional with Mortomley to do what he liked under certain conditions with his own estate.

Excepting Lower Thames Street, there is

not probably in the city a thoroughfare so utterly given over to business and business doing, as Thames Street above bridge.

What Hyde Park is for carriages, it is for vans and carts. If timid people elect to walk along it, they must do so crossing from side to side, under the heads of great cart-horses to avoid the bales of goods, the reams of paper, the huge barrels, the heavy castings that come swinging down from the loop-holes of third and fourth stories, indifferent as to whether anybody or nobody is passing beneath.

All the lanes leading from it to the river are narrow and dingy and sunless, and Vedast Lane seems probably narrower and dirtier than most of its fellows, because many carts and waggons pass down it on their way to various huge warehouses, occupied by persons following different trades.

During all the working hours of the day, shouting and swearing and the lumbering of vans, and the trampling and slipping about of horses, cease not for one single instant; and it is notorious that the traffic of the whole lane

was once stopped for four hours by a jibbing horse, who would probably have remained there until now, had a passer-by not suggested throwing a truss of straw under him and then setting fire to it, which produced such celerity of movement that the driver found himself in Bridge Street, having threaded the vehicles crowded together by the way, without let or hindrance, before he had sufficiently recovered his presence of mind to search about for his whip.

Arrived, however, at St. Vedast Wharf, the scene changes as if by magic. One moment the foot-passenger is in the gloom and dirt and riot of a narrow City lane, the next all clamour and noise seem left behind. Before him lies the Silent Highway, with its steamboats, barges, and tiny skiffs threading their way in and out amongst the heavier craft.

Facing the river the imposing-looking warehouses of the General Chemical Company rear themselves story on the top of story. To the left lies London Bridge, the masts of the larger vessels showing at uncertain intervals between

the stream of vehicles flowing perpetually over it, while to his right the old bridges and the new confuse themselves before him, so that he has to pause for a moment before answering the eager inquiries of a country cousin.

To look at the wharf, to look at the warehouses, to enter the offices, most people a few years back would have said,

"Here is a solvent Company. It must be paying large dividends to its shareholders."

Whereas the true history and state of the General Chemical Company chanced to be this:

When in the palmy days of "promoting," long before Black Friday was thought of, while the Corner House was a power in the City, the old and long established business (*vide* prospectus of the period) of Henrison Brothers was merged into the General Chemical Company, Limited, with a tribe of directors, manager, sub-manager, secretary, and shareholders,—probably no one, excepting Mr. Henrison and his brothers and the gentlemen who successfully floated the venture, was aware that the old and highly respectable house was as near bankruptcy as any house could well be.

Such, however, was the case, but a considerable time elapsed before the directors and the shareholders found that out.

Mr. Henrison "consented" to remain as manager for one year after he and his brothers put the purchase-money in their pockets, (the shares they sold at discreet intervals), and it is unnecessary to say *he* did not enlighten the Company he represented about that part of the business.

Neither did the sub-manager, who hoped to succeed Mr. Henrison, and who did succeed him. Neither did the secretary, whose ideas of the duties connected with his office were exceedingly simple.

To do as little work as possible, and to draw as much money as he could get, was the easy programme he sketched out for his own guidance; and that the programme pleased his audience may be gathered from the fact, that whilst shareholders varied, and directors resigned, and managers were supplanted, that fortunate official's name remained on the prospectus of the Company.

He beheld Henrison fulfil his year. He was on friendly terms with the sub who succeeded him. He still nodded to that ex-sub and manager when he was discharged for malpractices. He preserved his equanimity when the next manager, also discharged, brought his action against the Company for wrongful dismissal, and the Company, their eyes beginning to open, compromised the matter rather than let the public light of day in on the swindle Henrison Brothers had practiced.

He was there when Delaroche making on his own responsibility a bad debt which shook the concern to its rotten foundations, was turned off penniless and characterless; he was there when various other managers and subs obtained, who either in due course of time shifted themselves, or were shifted by the powers then supreme; and, to cut short a long list, he was there when the united wisdom of the directors appointed Forde, General in command.

One of the directors had looked with exceeding favour upon Forde. Having known him fill various subordinate positions in the

trade creditably, he concluded he was precisely the man wanted at that period at the General Chemical Company.

Outwardly Mr. Forde made little of the honour conferred; inwardly he was uplifted.

If men and women, who, having been to the manner born, are able to bear worldly promotion without entirely losing whatever small amount of sense God may have seen fit to give them, could only understand the mental effect, the fact of being placed in a position of power produces upon those who have hitherto served in the rank and file of life's army,—I fancy managers and housekeepers and confidential employés of all descriptions would be chosen from a far different rank than is the case at present.

You, sir, who having had the use of a carriage all your life, would much rather walk to your destination than be driven thither,—do you suppose you can comprehend what driving even in another person's carriage means to the man who has all his life looked upon an equi-

page of the kind with mingled feelings of admiration and envy.

No, you cannot! But I, who have been practically taught the lesson, may inform you that it is utter folly to open the door and let down the steps, and permit the poor simpleton I have indicated to fancy himself a great fellow, lounging on your cushions, or the cushions you have helped to place for him.

If he is able, in God's name let him buy a carriage for himself if nothing less will content him. By the time he has done so, he will have conjugated all the moods and tenses connected with its possession, and may, perhaps, go on safely to the end; otherwise he is very apt to loll back with legs outstretched and arms crossed on his way to that place the name of which on earth is, beggary.

Was it the fault of Forde that he was placed in a square hole, he being essentially fitted to fill a round one; that he, being poor, should have visions of opulence thrust upon him; that he, being in a very settled and respectable and useful rank of society, should, *nolens volens*,

have visions of a far different rank presented to him.

I think not. A man is scarcely responsible for his weakness and his folly.

The credulity of those who believed in Forde, may be open to wonder; that Forde failed to verify their belief, seems to me the most natural thing in the world.

If a country squire, accustomed to horses and their vagaries, accustomed likewise to stiff fences, broad watercourses, and awkward bullfinches, mounted a cockney, who says he can ride, on a hunter acquainted with his business, would he be surprised to see that cockney carried home crippled or dead.

Certainly, he would not; and why in business a man who has hitherto only ambled along on the back of a spiritless old cob, should be considered fit to control a thoroughbred passes my comprehension.

When Forde accepted the situation offered to him, he undertook a task too great for his abilities. It was a repetition of the old fable of the ox and the frog, and with a like ending; the frog burst his skin.

Into the offices of the General Chemical Company, Limited, Mr. Forde walked, determined to do his duty and push the concern.

He saw at a glance where others had failed; it does not require long sight for this operation. Naturally, he was tolerant of their errors, since to those errors he owed his own preferment; and he meant, so he declared, to send up the dividend to something which should astonish the shareholders. It is only just to state he at first performed this feat; as a true chronicler, it saddens me to add, that eventually he brought down the shares to something which astonished them still more.

Mr. Forde caught at any and all business which offered. At first he believed in the legitimacy of many schemes with which the General Chemical Company was connected; when enlightenment came he had to make the illegitimate children pass muster by some means; and so at length—the downward descent is one neither pleasant nor profitable to follow—step by step the General Chemical Company, Limited, became a sort of refuge for the destitute—a

place where rogues and vagabonds did congregate to transact very suspicious business; a concern with which voluntarily no solvent man dealt; which was in a fair way of becoming in the City a by-word and a reproach.

And all the time, Forde, incompetent, miserable, was keeping a brave face to the world and a false one to his employers,—was fighting a losing game with all the strength he possessed, and calling it to himself, and every one who cared to listen to him, success.

Failure meant a great deal to him. It does to most men who have risen to what may be called in their own station, eminence, through adventitious circumstances, instead of their own cleverness, or roguery, or force of character.

If a person be possessed of energy, or plausibility, or cleverness, or enormous industry, it is utterly impossible for any reverse short of broken health to crush him so utterly that he may not hope to come up in the front some day again; but if a fellow have got a chance, merely through a fluke, and have sense enough to know this, how he will cling to it

with tooth and nail and hand and foot, till he and it drop down unpitied together. For my own part, I cannot tell why such men receive no pity. They never do. The only reason which presents itself to account for this is that in their descent they spare nor friend nor foe. Into their abyss they would drag the nearest and dearest, could he retard the striking of the inevitable hour by five minutes.

To Mr. Forde further failure meant more than it does to the generality of men in his position. He had been raised so high that he could not even contemplate the other side of the canvas. He knew the General Chemical Company was rotten, root, branch, and leaf, but he thought, if he could keep up the appearance of prosperity long enough, he might obtain some other appointment before the crash came.

In a very ancient book there is a parable written concerning an unjust steward.

According to his light, Mr. Forde tried to emulate the tactics of that old world swindler, but with indifferent success.

Those who owed money to my Lords the Chemical Company had taken Mr. Forde's measure tolerably accurately at an early period of his stewardship; and when the end came it turned out that no one, except the rogues, had made much of the falsifying of their accounts; which was all very hard on Mr. Forde who had really worked with might and main for himself and his employers; only, as seemed natural, for himself first.

Afternoon had arrived, and Mr. Forde sat alone in that office which, so long as he remained manager at St. Vedast's Wharf, he had a right to call his.

It was a handsomely-furnished if somewhat comfortless-looking room. All new offices smell for an unconscionable time of paint, varnish, French polish, and new carpets.

That office was no exception to the general rule, but to Mr. Forde, the smell of newness had a sweet savour in his nostrils.

As the business happened about that time to be doing about as badly as it could, it had been deemed expedient to spend a considerable sum

of money in renovating the premises; and the varnish and the polish, and the newly-laid carpets and the sticky oil-cloths in and leading to the manager's office were parts of the result.

So long as the precipice was fringed with flowers, the manager could not realize it hung over an abyss, and he therefore, on the afternoon in question, sat before his table writing with a marvellous serenity, though he had that day received two warnings of evil to come that might well have shaken a braver and wiser man.

But they were over. To a certain extent Mr. Swanland had been right when he said, "Forde is mentally short-sighted," but he would have proved a more correct delineator of character had he styled him, "wilfully short-sighted."

The natural sequence of events Mr. Forde utterly declined to study; in the chapter of accidents he was as much at home as in the fluctuations of the Stock Exchange.

Still two alarming events had occurred that day—first, a new director had given him to

understand he intended personally to examine the accounts and securities of three customers whose solvency he doubted.

Amongst the directors, however, disunion meant safety to the manager; and as no two of them ever agreed, Mr. Forde had found it a matter of little difficulty to set the whole of them so utterly by the ears on some utterly unimportant point that the unsatisfactory clients were for the time forgotten.

Still Mr. Forde knew that the subject must crop up again sooner or later, and he meant to lead the tardy debtors a weary life until "he had something tangible to show his directors."

The second matter was more serious. After the last of his directors had left, a gentleman tall, dignified, and elderly, inquired in the outer office if he could speak to Mr. Forde.

"Certainly not," Mr. Forde said in answer to the clerk who asked if he were at liberty, "I can see no one at present."

Mr. Forde was not engaged in any matter of the slightest importance, but this was one of his devices for maintaining the dignity of his position.

Amongst the recent chronicles of St. Vedast's Wharf was a legend that on one occasion an entire stranger to the Company and the manager, finding the outer office unoccupied, penetrated to the inner *sanctum* and there surprised Mr. Forde industriously reading the 'Times.'

Whereupon the manager rose and said, "How dare you sir, come in here? I must request you to leave my office immediately."

But the stranger stood his ground. "Don't excite yourself, pray. I have come to speak to you about a little matter of business, and I can wait until you are cool. I am going to take a seat, and if you follow my advice you will do the same."

And suiting his action to the word, the madman, as Mr. Forde afterwards called him, pulled forward a chair, sat down and calmly eyed the manager until that gentleman asked, "What the —— he wanted?"

Mr. Forde's present visitor was, however, a man of a different stamp.

"Take my card to Mr. Forde," he said,

"and ask him to name an hour this afternoon when he will be at leisure."

Now the name engraved on the card was that of a City magnate, and Mr. Forde at once with many apologies came out to greet him.

In the revulsion of his feelings he would have shaken hands, but the visitor failed to perceive his intention; neither did he make any answer to Mr. Forde's inquiries as to what he could do for him until they stood together in the private office with the door shut.

With great effusion of manner, Mr. Forde pressed one of the highly-polished, hair-stuffed, morocco-covered chairs upon the magnate's attention, and the magnate seated himself upon it, put his hat and gloves on the table, placed his gold-headed cane between his knees, and then after deliberately drawing out a pocket-book remarked,

"I have come to speak to you about a rather unpleasant piece of business, Mr. Forde."

"I am very sorry to hear it," said the manager. And for once he said what was not false. He did not want any more unpleasant subjects

presented to his notice at that time than those he was already obliged to contemplate.

"After all," he thought, "what Kleinwort says is quite true; it is never the thing you expect but the thing you do not expect which proves the trouble."

Prophetic words, though spoken only mentally; words he often recalled in the evil days that were then to come.

As if he had caught some echo of his muttered sentence, the stranger went on,

"In the way of business a bill indorsed by your Company and a certain Bertrand Kleinwort came into our hands some time since. We intrusted a correspondent to make some inquiries concerning the drawer and acceptor of that bill, and I have thought it my duty to communicate the result of those inquiries to you. We find the drawer is a poor man in a very small way of business in a remote German village, whilst the acceptor's address is at an empty house in Cologne."

"Impossible, sir!" retorted Mr. Forde. "You have been deceived, vilely deceived.

Mr. Kleinwort is a most respectable merchant, a gentleman whose character is above reproach, and he assured us he was personally acquainted with both acceptor and drawer, and that their names were good as the Bank of England."

"I am sorry to say," was the reply, "I should not feel inclined to take Mr. Kleinwort's word concerning the solvency of any person whose bill he wished to negotiate. I felt you must have been deceived, and I therefore considered it only right to inform you what are the nature of the acceptances you have indorsed."

"Very kind of you, I am sure," was the half-sneering reply, "but I repeat, sir, you have been deceived. In their own country the men who drew and accepted those bills stand as well as the General Chemical Company does here."

A very dubious smile hovered about the lips of Mr. Forde's visitor as he answered,

"I have no means of disproving your last assertion; indeed, I fear it is perfectly true in every particular. I may add, however,

I shall give orders that for the future no bill of any kind or description which bears the indorsement of your Company is to be taken by our house. Good morning, sir."

But Mr. Forde did not answer. With a defiant air he strode to the window and turned his back on his visitor, who opened the door for himself, walked through the outer office, and so made his way to Vedast Lane, shaking the dust of the General Chemical Company off his feet as he went.

As for Mr. Forde, he sat down and wrote a letter to a certain "Dear Will" residing at Liverpool, in which he told him in strict condence that the work at St. Vedast Wharf was beginning to tell on his health, and that if he (Will) chanced to hear of any good situation likely to fall vacant, his correspondent would take it as a great favour if he would let him know. In a postscript Mr. Forde added he should have no objection to go to Spain as superintendent of a mine if an adequate salary were offered. "Bess and the children," he explained, "could take a nice little place near

Eastbourne or Southampton till affairs were more settled in Spain, or they might even go to the south of France. He believed education there was very good and very cheap, and the children could acquire the language without expense."

By the time he had finished this epistle Mr. Forde looked upon his future as almost settled. He had taken the first step, and would be certain to get some good berth.

Out of England he trusted it might be. Had any one offered him an appointment at that moment in the West Indies, I think he would have taken it.

Small as the man's power of realizing future ills happened to be, he would have said unhesitatingly that under some aspects he considered "Yellow Jack" a less formidable enemy than John Bull.

He would go; he made up his mind to that, but not until Will had got something good for him, something he should not feel it derogatory to his dignity to accept.

With this letter lying sealed before him,

tracing idle lines on his blotting-paper Mr. Forde sat dreaming dreams of future fortune, seeing visions of cork trees and gitanas, of veiled señoras and haughty hidalgos, hearing the plash of fountains and the tinkling of guitars, when a clerk disturbed his reverie.

"Mr. Halling wishes to speak to you, sir," said the youth.

"Show Mr. Halling in," was the reply, and Rupert accordingly entered arrayed in that velveteen suit which Mr. Forde secretly admired, and one like which he longed to don, and would in fact have donned had he not dreaded the displeasure of his directors.

Mr. Forde had light hair and fair florid complexion, small dark blue eyes, so dark, indeed, that when he was angry or excited they might have been taken for black, and he considered that these peculiarities of appearance would show to enormous advantage against sable velveteen.

As red-haired men always affect blue neckties, as dark complexioned men choose light coloured garments, as stout men like coats which button tight round their waists; so on

the same inexplicable principle of selection, Mr. Forde would have liked to strut about St. Vedast Wharf arrayed in a similar suit to that which made Rupert Halling look in the eyes of City men so handsome and disreputable a vagabond.

"I was expecting to see you earlier," remarked Mr. Forde.

"Yes," Rupert assented, waiting his opportunity to make the communication he had been over-persuaded to convey all by himself into the enemy's camp.

"Anything new?" continued Mr. Forde.

"One thing, which I fear it will not much please you to hear," was the reply.

Mr. Forde looked up from the purposeless tracings he had resumed after the first greetings were over. He looked up, his face darkening with the approach of one of those tempests of passion Rupert, as well as every other person who chanced to be unpleasantly connected with the General Chemical Company's Manager, had felt sweep over him.

Well, it was all nearly at an end. He had

stood many a cannonade without flinching, and another broadside could not much matter.

"I have come to tell you," he went on hurriedly, without giving the other time to speak, "that Mr. Mortomley cannot go on any longer. He must call a meeting of his creditors."

Holding the arms of his chair with both hands, Mr. Forde rose, gasping, literally gasping with rage.

"Where is he now?" he asked hoarsely. His voice was so strange and choked, Rupert could scarcely have recognized it.

"He is at his solicitor's."

"The villain, the cowardly unprincipled vagabond—the thief—the cur; but I won't stay to face my directors over it. I won't stand between him and them. I will send in my resignation within the hour. He has ruined me."

And having delivered himself of this sentence in a *crescendo* of fury, Mr. Forde took his hat, thrust it down over his forehead, and walked out of the office.

"Well, that is one way of cutting the knot, certainly," thought Rupert, who was, by the manager's move, left standing in the middle of the new carpet more utterly astounded than he had ever before been in the whole course of his life.

"I may as well go too," he thought, after a minute's consideration; and he was moving towards the door with this intention, when Mr. Forde came back again, took off his hat, flung himself into his chair, and asked—

"Now, what is the meaning of all this?"

CHAPTER XI.

RUPERT SPEAKS VERY PLAINLY.

HAVING made up his mind to place the state of his affairs before his creditors, Mr. Mortomley decided to break the news to Mr. Forde in person.

This intention, however, was abandoned at the advice of a very shrewd individual who, happening to meet the "conspirators," as he facetiously styled Rupert and his uncle, in the City, stopped to shake hands and inquired if there was "anything fresh." Whereupon as he happened to be a creditor, and one who had followed with some interest the spectacle of Mortomley slipping off *terra firma* into hitherto unknown water, which grew deeper and deeper

at every effort he made to get out of it, Rupert told him in so many words what they meant to do and whither they were bound.

"And the very best thing you can do is to stop," was the reply. "I will do all in my power to help you through, and if you want a friendly trustee I should not object to act. But," and he laid his hand impressively on Mortomley's arm, "you go straight to your solicitor without turning to the right or to the left. Put it beyond your own power to draw back before you see Forde. I have always told you that, although to such a concern the amount of your indebtedness is or should be nothing, still you are a link in a chain, and you know what happens if even one link gives way."

"But I should not like his first intimation of the matter to be by circular," answered Mr. Mortomley.

"First intimation, pooh!" retorted the other. "The man is not a total idiot. He knows you are in difficulties; he knows how difficulties always end. He may not expect

the end to come so soon, but he must be certain it is on its way."

Nevertheless, Mortomley hesitated. This was just like Mortomley—to pause when staking something high for himself, and consider Dick, Tom, or Harry might not like his throw.

This had been a weak point in every Mortomley, since the days of him who left the Place to seek his fortune; but it was intensified in Archibald who, through this and other similar traits was about to bring the last noble left by his predecessors to ninepence.

"Now promise me," said the self-constituted adviser, noticing his hesitation; "I know Forde better than you. I have been behind the scenes in that respectable concern, and could let you into a good many mysteries if I chose; and I can tell you if you go to Vedast Wharf before you have been to Mr. Leigh, you won't go into liquidation till you have nothing left to liquidate. If Forde must be told, let your nephew tell him."

"I will go to him fast enough if you will accompany me," answered Rupert; "but I

should not care for the task of breaking it to him alone."

Whereat the other laughed loudly. "Look here," he said, "what is there to be afraid of? He won't try to murder you, and if he did he could not well succeed in the attempt. He will blow up, doubtless; rave and blaspheme a good deal; swear you are all swindlers together, and that there is only one honest man, himself, left on earth. He will then calm down and try to cajole you to keep things moving a little longer; then he will offer you more credit, and, perhaps, to help you to open fresh credits; and if the thing is not done, he will over-persuade you to go on. But if the thing is done, and he knows remonstrance is useless, he will make the best of a bad business. He will tell his directors your estate is good to pay forty shillings in the pound, and you may have more peace and comfort in your home and your business than you have known for many a long day past."

There was truth in all this—hard, keen, practical truth—as Rupert, who had experi-

enced some very stormy weather at St. Vedast Wharf, knew, and Mortomley, who had been kept pretty well in ignorance of the frequent tempests which prevailed there, instinctively felt.

"What you say is right enough," remarked Rupert after a pause. "But come now, Mr. Gibbons, be frank. If it were your own case now, should you like facing Forde?"

"So little that I should not face him at all; but if, as Mr. Mortomley seems to think he must be faced, I should, if I were in your place, put on a bold front and beard the lion in his den. It is your only chance. I tell you straightforwardly if once he gets hold of Mr. Mortomley the estate is doomed."

"Will you come with me then?" asked Rupert.

"I," repeated the other, "in what character would you have me appear? If as a friend, he would retort that I am also a creditor; if as a creditor, he would at once pooh, pooh! me, because I am a friend. No. Do your part boldly, and when that connection is fairly

at an end come to me for help, and you shall have it."

Which was all very good advice, though Mr. Gibbons gave it; indeed it was so good that, with a very ill-grace, Rupert at last consented to see Mr. Forde, and parted with Mortomley for that purpose.

He had arranged to meet his relative at five o'clock, so that they might return to Homewood together; and as there was no reason to hurry the impending interview between himself and the manager of the Chemical Company, as there was indeed every reason to retard its advent, he took a cheerful walk all by himself along Cheapside, through St. Paul's Churchyard, down Ludgate Hill, over Blackfriars Bridge, whence he wended his way to Southwark Bridge *viâ* Bankside.

When he looked at his watch in Thames Street, however, he decided his call might still be advantageously deferred for a short time longer, and he accordingly retraced his steps over Southwark Bridge, and, when he reached the Surrey side of the river, threaded his way

through many a narrow lane and curious passage till he found himself in the Borough Market.

By that time Mortomley must be considered to have nearly finished his business; so, buttoning his coat tight across his chest, he gathered up his courage, drew a long breath, and stepped briskly across the bridge to St. Vedast Wharf and the interview already described.

It is no exaggeration to say that when he beheld Mr. Forde take his hat and leave the office, Rupert felt that, although it might be problematical whether by that simple movement the manager had cut the knot of his own difficulties, there could be no doubt he had thereby sundered the worst entanglement in Mortomley's path; and it was, therefore, with a sensation of little short of despair he beheld Mr. Forde reappear and heard him inquire,

"Now, what is the meaning of all this—how has it come about?"

"As I suppose such things usually do," was the almost sullen reply; "through shortness of money."

"Don't be insolent to me, sir," retorted Mr. Forde. "You know it has come through no such thing; it has come through gross bad management and cowardice, of which a child might be ashamed, and utter laziness and want of energy."

"Well, we need not quarrel about the cause, Mr. Forde," said Rupert, "and as hard words break no bones — particularly when they chance to be untrue,—we will not quarrel over the last part of your sentence either; the end has come, and in my opinion the only matter to be regretted is that it did not come sooner."

"Your opinion," repeated Mr. Forde with a sneer.

"It may not be worth much I admit," said Rupert in agreement, "but such as it is you are welcome to it; and now, Mr. Forde, as there cannot be the slightest use in our prolonging a disagreeable interview I will wish you good afternoon."

"Don't go yet," exclaimed the manager peremptorily. "Confound that fellow, where has he got to?" having added which rider to

his sentence, he took his hat once more and hurried out of the office.

"I wonder if he intends to give me in charge," thought the young man, who was much perplexed by Mr. Forde's mysterious change of manner. "Never mind, I hope I shall never set foot in this office again." A hope which was realized, but not in the way he desired.

Up and down the office he commenced pacing again. No one before had ever been made so free, or made himself so free of it as to take such a liberty; but the bran-new carpet and the furniture smelling strongly of varnish, and the manager's airs of alternate affability and terrorism, were nothing to Rupert now. He had sworn to himself from the time he broke ground with Mortomley, that Mr. Forde should be an incubus on his life no longer.

"I would rather have a settled term of penal servitude than an uncertain period of slavery under Forde," he had remarked more than once to Mr. Gibbons; and then Mr. Gibbons, who managed his own affairs ex-

tremely well, and who was not over-particular, so people said, about always rendering to other men exactly what was their due pecuniarily, asked what could have induced him and Mortomley to become Forde's bond-servants.

Whereupon Rupert, who could rap out an oath in a style which must have caused Mr. Asherill to shed tears had he heard his utterances, replied, "He believed Forde had got to the soft side of his uncle with some 'damned infernal rubbish' about his wife and children, and being ruined himself."

At which Mr. Gibbons laughed again, and happening to own a few shares in the General Chemical Company, directed his broker to sell them.

According to Mr. Gibbons' account, when he next met Mr. Forde, he had never been so short of money in his life as at that particular period.

He pledged his word, nothing except dire necessity could have induced him to part with those especial shares.

When times mended a little, he should like

to re-purchase, but he supposed there would be then none in the market.

"I will try to get you a few privately," said Mr. Forde, knowing his companion had not spoken a word of truth during the whole of their conversation, and Mr. Gibbons thanked him, understanding perfectly well that Mr. Forde was perfectly well aware he regarded the General Chemical Company as a Company going, generally speaking, to the dogs; and the pair shook hands, and bade each other "Good-bye" most cordially, and parted apparently on the very best of terms.

Now this Mr. Gibbons was the gentleman who, having taken Mr. Mortomley's measure at a very early period of their business acquaintanceship, recommended him not to see Mr. Forde till the liquidation business was past recall; and the reader may therefore imagine the nature of Rupert's feelings, he having unbounded faith in Mr. Gibbons' powers of discernment, when he beheld Mr. Forde re-enter his office accompanied by Mortomley.

The impending bankrupt looked flushed and

tired. Mr. Forde's face bore on it a mingled expression of triumph and anxiety. Rupert surveyed the pair distrustfully. If he had ever doubted the accuracy of Mr. Gibbons' judgment, he certainly did not doubt it then, when he beheld Mortomley led captive into the lion's den.

Without asking his visitors to be seated, Mr. Forde flung himself into his own especial chair, crossed his legs, stuffed one hand deep down into his pocket, and said "You may not be aware of it, but this is a very serious thing for me."

"I am afraid it is," agreed Mortomley, leaning in a limp attitude against the manager's desk, one hand resting on it, the other which held his hat hanging down by his side.

As for Rupert, seeing Mr. Forde did not think it necessary to remove his head gear, he at once and defiantly covered his curly black locks, and took up a position close to the window, out of which he stared assiduously.

"And it is a very serious thing for you,"

observed Mr. Forde in the tone and in the manner of an open-air preacher.

No honest man placed in such a position could dispute the truth of this proposition, and Mr. Mortomley did not attempt to do so.

"And I really do not see how you are to get through it," went on Mr. Forde.

"I think—indeed, I am sure I shall not have any opposing creditor—unless it may be you," said Mortomley suggestively.

"Oh! as for me," answered Mr. Forde, "I shall walk out of the concern whenever you go into liquidation. I have pledged myself so deeply concerning your solvency and respectability that I could not face my directors over your account. It is a fact, I could not. I must leave; and I am not a young and adaptable man, like your nephew there, able to play at football with fortune, and I am not like you, Mr. Mortomley, so fortunate as to have married a wife possessed of money. When I go all goes; when this salary ceases, I have not the faintest idea where to turn to procure another, and what is to become of my wife and

children God alone knows. Poor little Alfie!" added Mr. Forde *sotto voce*, apostrophizing the latest pug-nosed, round-faced, vacant-eyed darling with which Mrs. Forde had as yet blessed the managerial mansion.

That shot went straight home. Mortomley thought of his wife and his Lenore, and remained ashamedly silent. Mr. Forde perceiving his advantage pressed it.

"You are the last man I should have considered capable of taking such a mean advantage."

"Good heavens!" broke in Mortomley, "what would you have me do? Can I keep on a business with men in possession, with judgments out against me, with writs returnable next week and the week after. Mean advantage! I have borne what I think no other man living would have done, and I believe I have been a simple fool for my pains."

At this juncture Rupert interposed.

"If you allow Mr. Forde to persuade you to draw back now you will be a simple fool."

"Keep silence, sir," said Mr. Forde facing round on this undesired prophet.

"I shall not keep silence if I see fit to speak," retorted Rupert angrily.

"You have spoken a great deal too often of late," was the reply. "Owing to your representations I have been induced to tell my directors that Mr. Deane intended to go into partnership with your uncle, and—"

"Stop," interposed Rupert. "Let me contradict one *canard* at a time. *I* never said Mr. Deane would go into partnership with Mr. Mortomley, but you did, and I then told you Mr. Deane would do no such thing. You then suggested he might lend money to the concern. I told you he would not. Of course you will try to make your own story good, but mine is the true version of the affair."

With a shrug—which Mr. Forde believed to be of a style a Frenchman might have envied—the manager turned once again to Mortomley.

"We will waive that question for the present," he said. "I suppose you do not really want to go into the Gazette; you have no private reason for desiring to liquidate your affairs?"

"No, indeed," was the answer.

"And the act is, you tell me, not past recall?"

"It is not," said Mortomley.

Rupert clenched his hand and made a feint of thrusting his fist through a pane of glass as his relative spoke, but he refrained and said,

"Gibbons knows all about it."

"Ah! how does that happen?" asked Mr. Forde, rising and walking eagerly towards the window.

"We met him," Rupert answered. "He asked what news, and I told him. He said it was the best thing could be done, and that if a friendly trustee were required he would not mind acting."

"I dare say not—I dare say not," observed Mr. Forde? "Now, sir," addressing Mortomley, "how much do you want to clear you? For what amount are these debts upon which writs are returnable? Things, if faced, are never very formidable. I dare say with good management, you can pull through without difficulty. First—" and he dipped his pen in the ink and drew a sheet of paper towards him.

At this crisis Rupert turned from the window and advanced towards the desk.

"One moment, if you please," he said, interrupting Mr. Forde's figure pattern of Mortomley's debts. "Archie," he went on, "you remember what I told you yesterday."

"Yes, I remember, Rupert; but—"

"But you did not believe me; never mind standing nice about words, that was what it came to. Now I know what the end of all this will prove. I know I and my father, God forgive us both, have brought you into this connection, out of which I fear nothing but utter ruin can now extricate you. *Still* there is one last chance left you, and I give it. Don't listen to another word that plausible gentleman speaks, but come away with me, and leave all the rest to your solicitor. Will you come? No. Then I go; but before we meet again, I, who now thoroughly understand Mr. Forde, say you will have done an hour's work you will repent to the last day of your life."

CHAPTER XII.

THE SAME DAY AT HOMEWOOD.

If the atmosphere of the City had proved trying to more than one person on that especial day when Mr. Forde felt it necessary to wonder what, in the event of Mortomley's failing, was to become of his—Forde's—wife and children, many people at Homewood had not found country air agree with them so well as usual.

The morning broke clear and bright. Mortomley, with haggard face and listless mien, appeared early amongst his men, vibrating between office and works till eight o'clock ringing introduced into the manufactory the usual odours of fish and rank bacon, which

were detestable in the nostrils of the owner of Homewood.

Mr. Lang had overnight made up his mind to draw his employer's attention to several matters of paramount importance. Mr. Hankins, stepping up to Homewood in the early morning, had determined, let who else would not, to speak to the governor about "that 'ere——lot of barytes;" but when the silent half-hour arrived, both intentions were unfulfilled. There had been that in Mortomley's face which, like death, stopped criticism as well as comment.

By reason of long wakefulness at night, and unbroken slumber after dawn, Rupert entered the breakfast-room later than usual. He was vexed at this, because he wanted to speak in private to Dolly, who, seeming to understand his wishes by intuition, sidled up to him in the hall and whispered,

"Archie has said nothing to me; nothing at all."

Then the dog-cart was brought round, and

the two men drove off to the station, leaving the two women to their own devices.

Miss Halling had a new piece to practise, and a new song to try. Dolly went up to her own room and stayed there for a couple of hours. Then she rang the bell.

"I am at home to-day to no one," she said. "Remember, to no one, not even to Mrs. Werner. Tell Miss Halling this."

After a time she could not, however, endure the solitude any longer; and so stealing downstairs, let herself out into the laurel walk, and paced its length, so one who watched her with pitying eyes said afterwards, hundreds and hundreds of times.

That over, her maid, finding she refused to come in to luncheon, took her out a biscuit and a glass of wine.

"Do try to swallow it, ma'am," she entreated; and Mrs. Mortomley looking at her with almost unseeing eyes complied.

After that the girl told Miss Lenore to run and look for her mamma, and ten minutes after child and mother were sitting hand clasped in

hand in a summer-house placed in a retired part of the grounds.

Hour after hour crept by. Lenore had been asleep and was awake again. Dolly's eyes had grown weary of looking at the trees and the grass and the flowers, and her ears were aching by reason of listening for the sound of voices that came not, of footsteps that tarried by the way.

At last a servant hurried to where she sat, saying,

"The master has come back, ma'am." They all knew she was anxious; they were all, perhaps, anxious themselves.

Then, like one weak from long illness, she arose and, walking slowly, retraced her way to the house.

On the lawn Mortomley met her.

"Well, dear?" she asked.

"It is all right, little woman," he answered, with a more cheerful expression than she had seen lighten his face for many a day. "Everything will go on well now."

She did not ask a question; she would not

damp his exultation by a word, though she saw Rupert standing in the background with bent brows and lowering visage.

For the time being, her husband was happy. If her own soul misgave her, why should she try to make him unhappy?

A most unsuitable wife for Mortomley those who know most about such matters exclaim, and I dare not venture to say them nay. Only in his joy as in his sorrow she was loyal. She was no Griselda; no senselessly submissive woman; no besotted creature who thought her husband, simply because he chanced to be her husband, could do no wrong; but she was loyal.

If he made mistakes, to others she would uphold them; if he was weak, as sensitive and generous and noble natures usually are in some points, Dolly would not have been Dolly had it been possible for her to side with those who criticized his failings.

There are not many women of Mrs. Mortomley's stamp to be found in the times we now live in—all the better for the world it may be,

since an universe of failure is a thing scarcely to be contemplated with equanimity; but in the old days ladies whose names shall for ever live in story, were not ashamed to cling to a fallen cause, and were capable of feeling a respect and devotion for a fugitive prince they never felt for a king on his throne. But fashions change, and she who adopts an obsolete fashion makes a mistake.

"She is as great a simpleton as he," thought Rupert, turning angrily away, for in truth his temper had that day been tried almost beyond endurance.

No one living understood better than Rupert Halling, that first to his father and then to him, Mortomley owed the present complication of his affairs.

There were plenty of people to enlighten him on both points. City folks are no more backward than the rest of the world about uttering disagreeable truths; and Mr. Rupert Halling had only been assisting his uncle for a short period before references to the way in which his father had regarded Mortomley's

chattels as his own, inquiries as to whether Homewood was not a nice sort of place to be free of, facetious remarks concerning the advantage it must prove to a young man to have a relation's house in which to hang up his hat for life, with more covert allusions to Mortomley as a good milch cow, and a confiding, easy-going, soft sort of clever simpleton,—showed the young man exactly how the business world, which he cordially detested, regarded the owner of Homewood and his hangers on.

But this and much more Rupert could have borne with equanimity, had he not felt Mortomley's affairs were becoming hopelessly entangled. He had done his best, his poor incompetent best to avert the calamity. He had offered to help his uncle, feeling certain his vigorous youth, his perfect health, his undaunted assurance, could work much more wondrous results on the Cockney mind than Mortomley, with his modest diffidence, his shy, quiet manners, his reserve and his utter absence of self-assertion had ever been able to effect.

And at first results justified his confidence.

City people are too apt to judge by appearances and to accept a man's estimate of himself as correct, and there were certainly a sufficient number of persons who for a considerable period really did think Rupert a more desirable representative of Mortomley's business than Mortomley himself.

But when once difficulty came, the new favourite was deposed. Creditors said openly, "Things would not be as they are if Mr. Mortomley was well;" the Thames Street clerks grumbled and remarked amongst themselves, "We never were so bothered when the governor was here;" men Rupert knew in business, meeting him rushing along the streets, sometimes advised him to "cut trade," or, if in a jocular mood, inquired when he expected to make his fortune and retire;" people who had known something of Mortomley and of Mortomley's father before him, came to offer advice to the young man, and entreat that, if there were any real fire beneath the smoke enveloping the colour maker's affairs, he would recommend his uncle to face the worst boldly and meet his creditors.

If counsellors could have compassed deliverance, Mortomley had been saved; but it is one thing to give advice and another to follow it. There is all the difference between seeing clearly how your neighbour ought to act and feeling inclined to act boldly yourself.

Further, in this especial case there was a great deal to lose. Bankruptcy did not mean to Mortomley precisely what it does to a vast number of persons who suspend payment.

To be able to preserve his home, his works, his connection, was worth almost any personal sacrifice he could make; and even whilst anathematizing business and business people, and business ways and business drudgery, Rupert felt that if the evil could be averted, he was bound to do all that lay in his power to compass his uncle's emancipation.

But once he found that nothing save severing altogether the ropes which bound Mortomley to the wheels of the General Chemical Company's chariot would or could mend the

position of affairs, he was as eager for the crash to come as he had been anxious to avoid it.

Let trade be as good as it might, let money be paid as it would, Mortomley's account with the General Chemical Company steadily swelled in amount.

Expostulation proved of no use. The suggestion of error was scoffed at as an idea too ridiculous to be entertained. Goods were charged for which never entered the gates of Mortomley's factory; when a bill was renewed, the old bill reappeared at some unexpected juncture, and was treated as a separate transaction; when drugs so inferior that nothing could be done with them were returned, no credit was given on the transaction. Receipt notes, when the carmen could obtain such documents, were treated as waste paper or as referring to some other affair from that under consideration. In fact, let who else be wrong, Mr. Forde and the General Chemical Company must be right. That was the manager's solemnly expressed conviction. According to

his bewildering creed, if an entry were wrong in the first book, supposing such an impossibility possible, it was made right by being repeated through twenty other books, and finally audited by two incompetent gentlemen, who would thankfully have declared black to be white for a couple of guineas a day.

It may not require any great amount of brains for a man to know his affairs are becoming involved; but it does require a certain order of intellect, at all events, to be able to state the precise cause of his want of success.

In trade, when once one thing begins to go wrong, so many others immediately follow suit, that it is difficult to lay a finger on the real seat of disease; and if this is found almost invariably to be the case, when a man comes to answer questions concerning the reasons for his failure, it can be regarded as only natural that, what with Rupert's utter ignorance of even the rudiments of prudent business management, and Mortomley's natural unsuspiciousness of disposition, matters had come to a

pretty pass before it occurred to Mr. Halling that the road to St. Vedast Wharf would, if longer traversed, end in total ruin.

And now Mortomley had, with his "eyes open," as Rupert indignantly remarked when speaking at a later period to Dolly about the managerial interview, "made some ridiculous compact with Mr. Forde, who will lead him the life of the ——"

Rupert's comparisons were sometimes strong, but Mrs. Mortomley did not rebuke him for that part of his sentence. She put on her armour to do battle for her husband.

"He is not a child," she answered; "he knows very well what he is about. He is not so conceited as you, but he is much cleverer; and if he, for his own purposes, choose to make a compact as you call it with Mr. Forde, it is not for you to criticize his conduct. You have not managed affairs so admirably yourself that you should feel at liberty to condemn the management of other people."

The young man turned scarlet. If Dolly had given him a blow in the face, he could not

have felt more astonished. He would have given anything at that moment to be able to remain cool and hide his annoyance, but the stab came too fast and the pain was too sharp for that to be possible.

"Archie would never have made such a remark," he said in a voice which trembled in spite of his efforts at self-control.

"All the more necessary then that some one should make it for him," she retorted. "Had I thought for an instant, perhaps I would not have made it either," she went on; "but I will not try to unsay or take it back."

"You do not seem to set much store upon keeping your friends, Dolly," he remarked with an uneasy smile.

"If speaking the truth parts any friend from me, he is quite welcome to go," she replied; and in this manner Mrs. Mortomley and Rupert separated for the first time in anger.

"She will repent it some day," he thought. But in this he chanced to be mistaken. Whatever else Dolly repented in the days that were

then to come, she never regretted having set down Mr. Rupert Halling, when he began to speak slightingly of the man who had acted so generously, if so foolishly towards his brother's children.

CHAPTER XIII.

MORTOMLEY'S FRIENDS.

THAT was not a pleasant summer at Homewood. True, the sun shone, and the birds sang, and the flowers bloomed, and the fruit ripened, but the Mortomleys could take no enjoyment out of sunshine or perfume or beauty, by reason of an ever-increasing shortness of money and pressure of anxiety.

To Dolly, the time when she had known nothing about business, when she took no interest in the City, or the Works, or the state of trade, seemed like an almost forgotten dream.

She knew to a sixpence what payments were coming due. Mortomley did not try to

keep from her knowledge of the writs which were served upon him, of the proceedings that were threatened. Had he done so it would have been useless. There was not a servant in the house, a workman in the factory, who did not comprehend the ship was doomed. Some of them, taking time by the forelock, made inquiry concerning suitable situations likely to become vacant, and left before matters came to a crisis.

At first Mortomley and his wife felt this desertion keenly, but as time went on the misery of their own position became too real for any sentimental grievance to prove annoying.

"That summer weaned me from Homewood," Dolly said subsequently to Mrs. Werner. "Once upon a time it would have broken my heart to leave the place; but what we suffered in that dear old house no human being can imagine."

And all the time Mr. Forde was leading Mr. Mortomley that life Rupert had prophesied.

In a dull, stupid sort of way, Mortomley went up doggedly day after day to take his punishment, and it was given.

He wanted to keep Homewood, and he was willing to bear much in order to compass that end. Mr. Forde wanted to keep the Colour Works going, and believed the best way to effect his purpose was never to cease goading and harassing Mr. Mortomley.

At last it all came to an end. One day towards the latter part of August, Mr. Mortomley returned home earlier than usual; complaining of headache, he went to bed before dinner. Ere morning Dolly tapped at Rupert's door, and begged him despatch some one for a doctor.

"It has come," thought Rupert dressing in all haste, "I knew it could not last for ever."

That day, Mr. Forde waited in vain for his victim.

It had become a necessity of his existence to vent the irritation caused by the anxiety of his position on some one, and Mortomley

proved the best whipping boy who ever accepted vicarious chastisement.

When, therefore, afternoon arrived and no Mr. Mortomley, he was obliged to expend his wrath on some persons who did not accept the gift with much patience.

Amongst others Henry Werner, who, after listening to one of Mr. Forde's diatribes with apparently unmoved composure, walked up to the manager and thrusting his clenched fist in that irate individual's face, inquired,

"Do you see that?"

"Yes, I see it, sir," sputtered out Mr. Forde; "I see it sir, and what if I do, sir?"

"You had better not try to come any of that sort of infernal nonsense with me," remarked Mr. Werner. "When two men are sailing in the same boat, if one can't keep a civil tongue in his head he must go overboard. Do you understand; if you try this game on again, you shall go by ——."

Mr. Forde looked round the office with a scared expression.

"I—I—meant nothing," he said

"I know that," replied Mr. Werner; "and see you never mean the same thing again in the future, for I won't bear it; remember, I won't bear it. If ever a day comes when I cannot see my way, I shall know how to face the evil, but I will never endure being bullied by you!" and with that explicit utterance Mr. Werner walked out of the spic-and-span new office and into Vedast Lane, stumbling by the way over Mr. Kleinwort.

"How is he to-day," demanded the latter gentleman, speaking his native language.

"In one of his tantrums," was the reply. "If you want anything you had better not ask for it at present."

Kleinwort laughed.

"When he show the cloven foot," he remarked in English, "I know who get the worst of the kicking."

"And so do I," thought Werner. "Would to Heaven I were clear of the whole connection."

Which was all the more ungrateful of Mr. Werner, since he had once regarded the General

Chemical Company in the light of a stepping-stone to fortune.

But that was in the days when he had made a little mistake about Forde, and considered him a clever man. Now there can be no greater mistake for an adventurer to fall into than this, and Mr. Werner cursed his fate accordingly.

All this time Mortomley was lying in a state of blessed unconsciousness.

He was oblivious of Mr. Forde's existence. If forgetfulness be Heaven, as on earth I think it sometimes is, Mortomley had entered Paradise. To-day and to-morrow business and money were all forgotten words. He lay like one already dead, and as his wife looked at him, she vowed the influence of no human being should ever reduce him to the same state again.

For though no one save God and himself might ever know the red-hot ploughshares over which Mr. Forde had made him pass, Dolly possessed sufficient intelligence to understand he must have suffered horribly. Had not she suffered? Was not everything about the place

suffering? The game had gone on too long, she felt. It should end now; it should before life or reason ended also.

Meanwhile Mr. Forde would certainly have become dangerous had business not required his absence from London.

Before he left he called in Thames Street to ascertain the cause of Mr. Mortomley's extraordinary defection.

"Mr. Mortomley is very ill, sir," said the clerk of whom he made inquiry.

"Ill—nonsense!" retorted Mr. Forde; "I am not ill."

"I never said you were, sir," was the reply uttered apologetically. "I was speaking of our governor; though," (this was added while Mr. Forde blustered towards the door), "if you were ill and dead and buried I am not aware that any one connected with this establishment would go into debt for mourning."

Which was quite true. From the smallest errand boy up to Mr. Rupert Halling the whole of the Thames Street establishment hated Mr. Forde with a fervour that would have mortified

that gentleman not a little had he been aware of its existence.

One of the traits of character on which he plumed himself was the urbanity of his manners to those he considered beneath him. But unhappily as this urbanity was only exhibited when he happened to be in a good temper and affairs were going prosperously, clerks and porters and other individuals whom he roughly classed as servants had frequent experience of that side of Mr. Forde's nature which was not pleasant.

Himself only recollected those interviews when he bade Robinson, Tom, or boy a kindly good morning. But Robinson, Tom, and boy's recollection held many bitter memories of occasions on which Mr. Forde had been very much the reverse of civil, and regarded him accordingly.

In Thames Street Mr. Forde had made himself specially obnoxious. Taking upon him all the airs of a master, he had gone in and out of the place grumbling to the clerks—lecturing them about their duties,—wondering what

Mr. Mortomley could be thinking of to keep such a set of incompetent fools about him; addressing customers, who sometimes stared, sometimes turned their backs, sometimes laughed, and always marvelled; looking at the books till the cashier shut them up in his face; reading any letters or memorandum that happened to be about.

The man who ventures on trying such experiments must bargain for a considerable amount of dislike,—and Mr. Forde had it.

"I wish the governor would give me leave to kick him out," remarked Carless, a stalwart youth from the country, who boxed much better than he could write.

"If the governor wanted him kicked out he could do that without your help," answered the book-keeper grimly. "I remember once," continued the speaker, "seeing him pitch a fellow down the staircase. Lord! what a thump he came to the bottom. Ay! those were times; but the governor ain't what he was. In the old days I'd like to have seen

Mr. Forde or Mr. Anybody-else walking in and out of here as if the place belonged to him, and we were his South Carolina slaves."

Ay! times were changed; indeed they were, when a Mortomley could stoop, even for the sake of wife, child, or fortune, to endure the burden of such a yoke as Mr. Forde thrust upon him.

But it was over. Mortomley himself out of the battle, his wife took up the sword in his behalf. For good or for evil, temporizing had come to an end. No more for ever did Mortomley cross the threshold either of his own offices or those of the General Chemical Company, Limited.

At Homewood he lay for a time like one dead. When he was able to speak at all, his wife asked him whether he did not think some decisive step ought to be taken in his affairs.

To which he answered, "Yes."

When she inquired further as to what ought to be done, he said, "Whatever you please," and turned his face from the light,—beaten.

Commerce is about the only game in which

a man may engage, that may in no case bring honour to the loser. In everything else there may be sympathy, gratulation, pity,—sweet to the non-successful. There are plaudits for the blue or light blue who have pulled their best and lost by a boat's length; the second at the Derby may prove a favourite elsewhere; the man who loses at Wimbledon may nevertheless in his friends' estimation be a good shot;—but the man who fails in business is a man socially drowned, unless he is dishonest.

Mortomley being honest, felt the waters were going over his head, and so turned his face discreetly to the wall.

Then Dolly did the one thing women always do. She gathered together advisers. She had that vague faith in the judgment and the capability of men, women always have till they discover men are made up of clay and caprices like themselves; and so she cast about and asked four persons to dinner, who might, she vaguely hoped, help Archie out of his difficulties.

Of course, she might just as well have invited four children in arms.

These were the individuals :—

First, Mr. Deane, engaged to Antonia Halling; second, the doctor in attendance on Mr. Mortomley; third, a creditor of the estate, who professed to know nothing of business or business matters, and who in lieu of his solicitor begged permission to bring with him a certain Mr. Cressy who knew much about the City and City people, who had been connected with many rotten Companies, and who, having already let his friend in for a thousand pounds, was extremely anxious to see another thousand pounds liberated from Mortomley's estate which he might employ for his personal benefit once more.

When Mrs. Mortomley beheld the materials she had hoped might collectively compass temporal salvation seated round the dinner-table at Homewood, her heart sank within her.

"Better I had invited my dear Bohemians," she thought. "They at least would have given me their sympathy."

And she was right. Excepting the creditor, who, knowing nothing about the City, expected that bankruptcy meant money repaid in full, no man had comfort to give or kindly word to speak.

Much against his will, Mr. Deane promised to break the news to Mr. Forde. Then some one suggested more wine—the last bottle which on a festive occasion was ever broached at Homewood; and Dolly left the gentlemen, disgusted with them and the world at large. She went out into the garden and put her head into the foliage of a great evergreen-tree. It was raining softly, but she did not heed the rain. Upstairs her husband lay semi-conscious;—downstairs his friends were talking of any subject but his affairs. Rupert was in London; Antonia awaiting her *fiancé* in the drawing-room.

By-and-by, Dolly knew her guests would become clamorous for tea. Well, her *rôle* was ended. She had not asked much from man, and the little she did entreat was denied. She took her head out of the evergreen, and

walked back to the house, and upstairs to her dressing-room.

Then she rang her bell.

"Esther,"—this to her maid—"I shall not go down again to-night. My compliments to Mr. Deane and the other gentlemen. I have a bad headache; and let them have tea."

"Yes, ma'am."

"And get rid of them as soon as you can."

"Yes, ma'am."

"And, Esther, if you can make them understand, civilly, I mean, that I never wish to see one of them again, I shall feel infinitely obliged."

"Yes, ma'am." And the girl turned towards the door; then with a rush she swept back to Dolly, and said, with tears pouring down her cheeks,

"I cannot bear to see you like this, ma'am. Don't be angry with me for asking, but is there any new trouble?"

Without a moment's hesitation Mrs. Mortomley answered,

"Don't be a simpleton, Esther. There is

trouble enough and to spare, but do as I tell you, and you shall know all about it when they are gone."

Dolly had one royal quality—she could trust implicitly. It stood her in good stead in the weary, weary times to come.

CHAPTER XIV.

KLEINWORT IS SYMPATHETIC.

Some eighteen months before that especial September of which I am now writing, Mrs. Mortomley's then maid announced her intention of marrying. She did not, however, wish to inconvenience her mistress, and would stay with her till suited.

"By no means," said Mrs. Mortomley, who, being taken by surprise, was disgusted at the announcement. "You have been very secret about your love affairs, Jones; but of course I cannot complain. Tell me when you wish to leave, and leave. I can suit myself at once."

Whereat Miss Jones smiled. After all,

lady's maids who understand their work are as scarce as good and economical cooks.

Nevertheless, Dolly stood her ground; Jones had not treated her with the confidence she thought she deserved, and she should go; and she did go, and the marriage never took place.

Her *fiancé* had not proposed to remove his beloved immediately from Homewood, and when he found Mrs. Mortomley quite decided in the matter, he repented him of his offer.

So Miss Jones procured another situation, and Mrs. Mortomley had no maid.

Now to Dolly—the most untidy of created beings—this was a discomfort.

She did not possess—she had never possessed—that admirable gift of orderliness which adds so much to the comfort and prosperity of middle-class life. She was like a hurricane blowing about a room. In five minutes after she began to dress, everything was in confusion, not an article remained in its proper place, and when at last she sailed through the doorway, arrayed in whatever might chance to

be the extreme of the then fashion, she left a chaos behind, suggestive of nothing but a shipwreck of millinery, jewellery, laces, silks, and all the other accessories of a lady's toilette.

How Mrs. Mortomley ever managed to evolve a presentable appearance out of such a whirlwind of confusion, might well have puzzled those who believe that out of disorder nothing can be produced excepting disorder; but not even Mrs. Werner could have been considered a better-dressed woman than Dolly, whose greatest error in taste was a tendency to exaggerate whatever style might be the fashion of the day.

When large crinolines were in fashion, there was not a doorway in Homewood sufficiently wide to permit her to pass through it comfortably; when long dressess prevailed, Dolly's trailed yards behind her over the grass; when short skirts first came in, Dolly made a display of high heels and ankles, which Rupert caricatured effectively.

It was the same with her hair. When

chignons first appeared, Mrs. Mortomley astonished the members of her household by coming down one morning to breakfast with a second and larger head than her own; and in this style she persisted till the short reign of tight plaits succeeded, during which she wore her hair flat as if gummed. But for her husband's interference, she would at one time have presented society with a sight of her perfectly straight tresses streaming down her back, and it was with difficulty Rupert persuaded her to refrain from cutting her front locks and setting up an opposition to her child's Gainsborough fringe.

Dolly's happiness, however, reached its crowning point when costume dresses came into favour. The flouncings, the puffings, the bows, the ends, the frillings, and the trimmings delighted her soul; whilst to have her hair turned right back off her face, and rolled round and round immense pads at the back, compassed a state of earthly felicity Mrs. Mortomley declared candidly she had never hoped to experience.

But all these great results she was unable to achieve for herself. She could not dress her hair in any of those elaborate styles she admired so enthusiastically. It was to her maid she owed having her wardrobe in order, her dresses hung in place, her gloves ready to put on, her ornaments available, her bonnets and hats in their appointed boxes; and, accordingly, to Mrs. Mortomley, being without a maid proved a serious discomfort.

She was quite frank concerning her own shortcomings.

"I would give anything," she said to Mrs. Werner, "to be neat as you are; but, alas! a left-handed man might as well wish to be right-handed."

"But surely, dear, you might be a little orderly, if you chose to try," suggested her friend.

"Yes; just as anybody might sing like Patti, if she chose; or play like Arabella Goddard. Tidiness is as much a special talent as music, or painting, or writing, or anything else of that sort. Look at little Lenore, for

instance. She never leaves even a scrap of silk lying about. No great-granddame could more scrupulously keep her possessions in order than that child does; and yet I am her mother! Don't you remember how aunt used to be always scolding me for my untidiness, and you know how hard I used to try to be neat, and how many vows I made on the subject till I ceased vowing altogether, because I could not keep the promises made so solemnly to myself? Well, if it was hard to keep my worldly goods in order then, when I had so few, what do you suppose it must be now? It is no laughing matter. Remembering how I was brought up, you may think it ridiculous affectation for me to declare I am miserable now Jones is gone. If it were not that she never would feel the slightest respect for me in the future, I would have her back again; I would indeed."

"I know a person who would suit you," was the reply.

For a minute Dolly remained silent. She

had a vision of the kind of paragon Mrs. Werner affected in her own household.

Lean, middle-aged, cold, prudish, particular, respectful, and respectable, who would secretly be shocked at poor Dolly's ideas, manners, habits; who would not like being put out of her way, and who would remark to the other servants she had never lived with so flighty a lady as Mrs. Mortomley before, and had expected from Mrs. Werner's recommendation to find Homewood a quiet place, instead of being always full of company, as was the case.

All this passed through Mrs. Mortomley's mind, and she hesitated; then she remembered the spectacle her drawers and wardrobes and boxes presented at that moment, and asked:

"Who is she?"

"She is a very superior young woman, as far as I can judge," was the answer.

"I hate superior young women," commented Dolly.

"She has been living with Mrs. Seymour," continued Mrs. Werner, as calmly as if Mrs.

Mortomley had not spoken; "but she was not strong enough for the place."

"I should think not," remarked Dolly. "Mrs. Seymour forgets servants are but flesh and blood after all."

"So she left a few days since, and is now at home. I promised to send to her if I heard of any situation likely to suit. I do not fancy she is very clever, but she gives me the idea of being faithful and willing. I think you might give her a trial."

"If she found the work too much at Mrs. Seymour's, she would find it too much with me. There is a great deal to do at Homewood, Nora."

Mrs. Werner laughed.

"I have no doubt of that, Dolly. Wherever there is bad management there must be work. But the work under you would not be the same as work under a mistress with a bad temper."

"Well, there is something in that," agreed Dolly thoughtfully. "I do not think I have a bad temper except just now and then."

She was sitting in Mrs. Werner's gorgeous drawing-room as she said this, and her eyes rested as she spoke on a great vase of flowers which somehow brought back the gardens of Lord Darsham's place to memory.

Those gardens had once belonged to the Mortomleys. Was it owing to having married such women as herself the Mortomleys were sunk so low? Dolly asked herself this question solemnly, while Mrs. Werner remained silent; then Mrs. Werner's hand rested on hers caressingly.

"Dolly," she said, "I only wish I had such a temper as you possess. My dear, you win love where I cannot."

"Ay, Leonora," was the reply, "but what is love without respect? You love, but you never respected me. I love and respect you too."

"Dolly, darling"—thus Mrs. Werner,—"I have an uneasy feeling that some day it may be necessary for me to remark I have misjudged you all through our acquaintanceship. But how we are drifting! What about the maid?"

"I will take her."

"Without an interview?"

"Certainly. Mrs. Seymour was satisfied; you are satisfied. Who am I that I should not be satisfied also? Send the girl to me. will do the best I can with her."

"Faults and all, Dolly?"

"Leonora, I love people who are faultless; but it is in my nature to adore those who are full of faults."

"Meaning—" suggested Mrs. Werner.

"We need not particularise," was the reply; "but if we need, I may just say, much as I like you, I should like you better if I could discover one human failing. Now, you have no human failing except your friendship for me."

"Do you really mean, Dolly, you will accept this young woman, without seeing her, on my recommendation?" said Mrs. Werner ignoring Dolly's personal remark.

"Of course. All I am afraid of is that her pitch will be a few tones above mine."

Mrs. Werner smiled.

"The girl would not suit me, Dolly; but she will suit you. Spoil her to your heart's con-

tent, and you will not spoil her so far as to prevent her becoming afterwards a good wife and mother."

"Then, you had better write to her," said Mrs. Mortomley.

"No; you had better write," suggested Mrs. Werner.

Whereupon Mrs. Mortomley wrote:—

"Mrs. Werner having recommended (what is the girl's name, Nora?) Esther Hummerson to Mrs. Mortomley in the capacity (what a fine word that is for me to use) of lady's maid, Mrs. Mortomley will be glad if Esther Hummerson can enter upon her duties at once."

To which letter Mrs. Mortomley received the following reply:—

"Esther Hummerson presents her duty to Mrs. Mortomley, and I will enter upon your service next Tuesday evening, the 17th.

"With much respect,

"Your humble servant,

"E. HUMMERSON."

It was quite natural for Dolly to forget all about the advent of the new maid; to be taken entirely by surprise when it was announced that a young woman (Hummerson by name) was in the hall and wanted to speak to her.

But, in a moment, Dolly remembered. Mrs. Mortomley was in *demi-toilette* at that moment. A brown silk dress cut square in the front, skirt trailing behind her over the oilcloth in the hall, plain gold bracelets, plain gold necklet with cross set in turquoise depending.

To Esther Hummerson she fluttered. "I do hope you will be comfortable with me," she said. "And this is your Aunt who has come with you? Jane" (this to the parlour-maid), see that Esther's aunt has something to eat; and — what is the name of your aunt? oh! Mrs. Bush; if you would like to stay here for the night, we will try to make you comfortable. No. Well, then, good evening; and to-morrow, Esther, I can talk to you."

Thus Mrs. Mortomley. But the soul of the girl had in that sentence gone out, and

was knit unto that of Mrs. Mortomley as the soul of Jonathan to that of David.

What was it? Dress, manner, ornament, tone of voice, expression of face? They all mixed together, and produced the effect of first love in the heart of the maid for the mistress.

Never had Mrs. Mortomley chanced to have so little to say to a servant as to this Esther Hummerson, who for nearly a year pursued the even tenour of her way, finding the place comfortable, the work light, Dolly unexacting, and Miss Halling sometimes a little hard to please.

The gala days at Homewood were over. The cake and ale of life had lost their flavour for more than one inmate of the house. Anxiety, illness, pecuniary difficulties, trade annoyances, made Mortomley anything rather than the host of old; whilst Dolly, even if the shadow lying over her husband had not oppressed her also, must have grown changed and dull by reason of the constant presence of Miss Halling's friends.

Mr. Deane was becoming impatient to take

home his bride. The alterations considered necessary on such an occasion were finished; the workmen had put the last touches necessary to make his mansion perfect. The new dining-room was papered with the darkest flock paper ever manufactured by man. Miss Deane had found a house to suit her at Brighton, and everything at last was ready for Miss Halling's reception. Miss Halling, however, did not desire to leave Homewood till she could leave with a flourish of trumpets announcing the fact, and the marriage had consequently been deferred, which is almost as bad plan to adopt with marriages as with auctions.

All at once, so it appeared to Dolly, a gloom had settled over Homewood; through all the months November weather seemed to prevail in the once sunshiny rooms.

Things had arrived at a pass when dress was a vanity and jewellery a snare. Jones, who had a high idea of the importance attached to her office, would have worried her mistress to death at this juncture, but Esther, who had never yet been in any situation where she was

permitted to take much upon herself, simply performed what work came to her hand, and did as she was told.

Evening after evening she spread out the brightest and prettiest dresses, hoping to see Mrs. Mortomley array herself like a second Queen of Sheba; and if she sighed when directed to put them away again, Dolly never heard her; if she lamented over the non-exhibition of ornaments which were never worn, she took care to give no audible expression to her feelings.

Love makes the foolish wise. Eventually affection for Mrs. Mortomley opened her eyes to the real state of affairs.

Her mistress was miserable. In that burst of tears Dolly understood the girl knew this.

"I will tell her all," said Mrs. Mortomley mentally; and ere she slept she did.

Under the circumstances, perhaps, a bold experiment, but successful.

"And now, Esther," finished Mrs. Mortomly, "you know precisely how we are situated at present. How we shall be situated in the future I have not any idea. Cook

and Jane, as you are aware, have given me notice, and I think it might be well for you to look out too."

"Never, ma'am," was the answer. "I would rather have a crust with you than joints every day with another mistress. And it don't matter about wages, ma'am," she went on; "I don't want no wages till you can afford to give them."

For once Mrs. Mortomley rose to the occasion, and held her impulses well in hand, while she answered,

"You had better go to bed Esther, and we will talk all this over again in a day or two. Twelve o'clock at night is not the time for you to make or for me to accept such an offer; because it may mar a good part of your future, my dear," she added softly.

Already Dolly was beginning to understand the most beautiful part of life is that which returns a second time no more.

Till the green leaves of her youth were lying brown and withered under her feet, she never realised that she had left behind for ever

the flowery dells bright with primroses and sweet with violets; that spring for her was over — and not spring merely, but summer also. Summer roses would greet new-comers along time's highway, but charm her with perfume and colour, with the seductive and subtle charm of old, never again—ah! never.

And she had loved the world and its pleasures with a love which seemed to duller natures almost wicked in its intensity; and the world was now turning its dark side to her, and its pleasures were for others, not for her.

Well, should she grumble? Those who imagined Mrs. Mortomley would bemoan herself when the cake was eaten were wrong. All she asked now was, that the figurative, dry morsel, which promised to furnish their future wants, should be swallowed in peace.

"Without those dreadful men, and the fear of them," she whispered in her prayers. What had she not gone through at Homewood by reason of persons left in possession?

But the end was drawing nigh. It was so near that when Rupert told her a "man" had

been sent in at the instance of one creditor, and a couple of hours after Esther came with a frightened face to say there was "another of those people," she only said, "Very well."

She said the same, only more wearily, in answer to the two servants who, having given notice previously, now wished to leave at once, having heard of situations likely to suit.

"Supposing we had arranged to give a dinner party to-day, Rupert!" she remarked, with an attempt at cheerfulness.

Rupert did not answer. He was white almost to his lips. He had begun to realise their position, to understand fully what Mortomley's too tardy liquidation might mean to Mortomley's relatives.

Miss Halling also was in anything rather than high spirits, and wished with all her heart she had consented to a quiet wedding months previously. Altogether the domestic atmosphere at Homewood was oppressive, when towards afternoon a telegram arrived from Mr. Deane.

"Have not yet been to solicitors. Forde wishes no steps taken till he has seen you."

Mrs. Mortomley read the message through and then went in search of Rupert.

"What is the meaning of that?" she asked.

"It means that he intends to try to cajole or threaten you to keep affairs moving a little longer. Now, Dolly, will you be firm? Promise me you will be firm."

She turned and looked at him.

"Do you mean that you think I shall lack firmness to end this life? Do you think I shall be influenced by any one when Archie is lying ill upstairs and two men are in possession downstairs? You do not quite know me yet, Rupert. The person is not in existence who shall threaten or cajole *me* into letting my husband be killed before my eyes, if I can save him."

"You had better not see Forde, however, if it be possible to avoid doing so."

"I do not want to see him," she replied; "but if I must, you need not fear that I shall give way now."

Though it is easy enough to be brave in presence of an enemy, it is not always so easy

to maintain a courageous heart while expecting his coming; and, to state the truth, both Mrs. Mortomley and Rupert found the time which intervened between the receipt of the telegram and the arrival of Mr. Forde, take a considerable amount of courage out of them.

There was the waiting; there was the wondering; there was the doubt; there was the desire to conciliate a creditor, and the knowledge it would be simple insanity to allow that creditor to compromise their future further.

The beauty of the afternoon was over. A century as it seemed stretched between yesterday and to-day, when at last a carriage drove up to the door, and two visitors alighted. One was Mr. Forde, the other, Esther described as a short fat gentleman with a large head.

They were shown into the drawing-room, where Rupert received them.

Presently he rang the bell, and desired Esther to inform Mrs. Mortomley Mr. Forde wished to see her.

Straight downstairs went Mrs. Mortomley. In vain Esther tried to pull out her mistress's bows and ribbons; Dolly swept along the passage too swiftly for such details to be attended to.

With the summons Dolly's courage flowed, and she feared that a second's delay might find it ebb. Downstairs as rapidly as her feet could carry her, went Mrs. Mortomley. Across the large old-fashioned hall, into the drawing-room, once a bower of flowers, now bare of bud and blossom by reason of the frosts which even in that golden September time had nipped the hope and the purpose of those who formerly loved to be surrounded by all things sweet, by all things bright and graceful.

As she entered, Mr. Kleinwort, who would have tried to be civil to a woman had the task of conducting her to the scaffold been confided to him, rose and greeted Madam, whom he had never previously beheld, with a low bow and sweeping wave of his hat. Mr. Forde having, however, arrived at a state of mind in which the ordinary courtesies of life seemed worse

than mockeries, remained seated, and only acknowledged her presence with a nod.

Dolly looked at him in mute astonishment. No circumstance in the whole of their experience, not even the appearance of the sheriff's officers, had so amazed her as the sight of Mr. Forde, leaning back in a chair, his hands buried in his pockets, his hat tilted a little over his eyes.

She could scarcely believe the evidence of her senses, and stood for an instant confused, surprised out of her customary self-possession. Next moment, however, happening to glance towards Rupert, she saw an expression on his face which meant—Danger—Caution.

Mrs. Mortomley closed the door, and walking to the further side of the centre table, took up her position beside Rupert, declining Mr. Kleinwort's effusive proffer of a chair.

"You wished to see me," she said calmly enough, though there was a choking sensation in her throat, and her lips and mouth were parched as if she were in a fever.

"Ah! madame, yes," exclaimed Kleinwort,

hurriedly preventing his friend's reply. "We have come to see what can be done. It is so unfortunate — it seems so great pity — we feel—"

"I feel we have been swindled," interrupted Mr. Forde. "Be silent, Kleinwort, I will speak. Between your husband and your precious nephew, we have been let into a nice hole. First this clever young man takes the management of affairs, and when he has got as deep into our books as he can, his uncle threatens to stop. We give him time, assistance, everything he asks, and then he says he is ill, and *you*, knowing your husband has made himself right, send us up a cool message, saying affairs have come to such a pass you must go into liquidation. By ——, you ought all to be prosecuted for conspiracy, and I am not certain I shall not apply to the Lord Mayor for a warrant to-morrow."

In his righteous indignation Mr. Forde rose from his seat and walked to the window, Mr. Kleinwort following, and laying his hand on his arm.

"Keep your temper, for Heaven's sake," whispered Rupert to his companion.

"Is he mad?" she asked in the same tone, but low as she spoke Mr. Forde caught her words, and faced round while he answered.

"No, madame, I am not mad, though it is not your husband's fault that I have kept my senses. I trusted to his representations. I believed he was solvent as the Bank of England. I told my directors he was as safe as Rothschild, but I will find out what he has done with his money, and if there has been, as I believe, misappropriation, I will send him to gaol, if there is justice to be had in the land."

Dolly looked at Rupert. She saw his lip curl, and an expression of unutterable contempt pass across his face. Then he stood indifferent as ever.

This gave her courage. Without her later experiences, Mr. Forde's utterances might have been almost unintelligible, but she grasped his meaning quick enough, and addressing Mr. Kleinwort, asked—

"Do you think my husband has done any-

thing with his money but what is right—that he has put any away?"

"I do not think, I know!" shouted Mr. Forde in reply.

"Should you object to telling us where it is?" inquired Rupert.

"I can't tell you, because I do not yet know myself; but I mean to find out, you may be quite certain of that, Mr. Rupert Halling."

"All right," said Rupert cheerfully.

"And I mean to know what you have done with your money," continued Mr. Forde. "He had twenty pounds no later than last Friday," continued the irate manager, addressing Mr. Kleinwort, "for a picture which I am credibly informed he could have painted in a day. Why if I had lived as he and his father and sister have done on Mr. Mortomley, I should be ashamed to stand there and talk about difficulty. You may sneer, sir, but I beg to tell you that it may prove you have sneered once too often. I call your conduct disgraceful. Why, twenty pounds a day, supposing you only worked three hundred days

in the year, is six thousand pounds, more than enough to pay the whole of your debt to us. What have you to say to that, sir?"

"Nothing," answered Rupert. "Your knowledge of Art and your Arithmetic appear to be so accurate that I would not presume to criticise either."

"It seems to me," suggested Mr. Kleinwort at this juncture, "that we travel like the horse in the mill, round and about. Unlike that useful quadruped we produce no good. Dear madame, cannot this evil so great be averted? Cannot we by talking all over friendly, imagine some means to cure your dear husband, and avoid so great disgrace as bankruptcy?"

"My husband does not wish to be bankrupt," said Dolly.

"Alas! my dear—pardon, madame, I mean all in sympathy, all in respect—it is the same, bankruptcy and being liquidate are one."

"What is the use of talking all this nonsense, Kleinwort?" interrupted Mr. Forde. "Let us get to business. What things are pressing?"

"There are two men in possession here," answered Mrs. Mortomley timidly, seeing the speaker looked at her.

"You hear that, Kleinwort;" said Mr. Forde; "and this is being treated with confidence."

"Yes, yes, I hear," agreed Kleinwort.

"Perhaps it may save trouble to us all if I fetch a list of the pressing liabilities," suggested Rupert, and without waiting for an answer he walked out of the room, as he did so, Mrs. Mortomley rang the bell.

"What do you want ma'am?" asked Mr. Forde, turning towards her.

"I want a glass of water," she answered in astonishment.

"Pah!" exclaimed Mr. Forde. Perhaps he thought she had rung for ten thousand pounds to be brought immediately.

"*Your* friends would not like Mr. Mortomley to stop," said Mr. Forde after a pause, facing round on Dolly.

"I don't think, really, they would mind in the least," she replied, meaning to imply

they would not understand what stopping meant.

"And that is friendship!" exclaimed Mr. Forde, apostrophising in vacancy.

At that precise moment Mrs. Mortomley could only have defined friendship as meaning some person or thing who should rid her for ever of the presence of Messrs. Forde and Kleinwort, and she deemed it prudent to refrain from doing so.

Mr. Forde's exclamation, therefore, elicited no comment.

When Rupert reappeared, he came tray in one hand, accounts in the other. After pouring out a glass of water for Dolly, who drank it like one who was passing through a desert, he handed a strip of paper to Mr. Kleinwort.

"If those were satisfied," he said calmly, "we should have a similar list within a fortnight. The fact that Mr. Mortomley is in difficulties has got wind, and every one to whom he owes money is pressing or will press."

"You hear that Kleinwort?" remarked Mr. Forde.

"Yes, yes, I hear well enough," was the answer, uttered somewhat irritably. "I am not yet so old greybeard my ears are no longer of no use."

"May I ask if Mr. Kleinwort is here as a witness?" inquired Rupert. "Because if he is I should like to make a statement."

"We don't want any more of your statements, my fine fellow," retorted Mr. Forde; "we have already had too many of them."

"But *I* wish to say something, and I will say it," here interposed Mrs. Mortomley. "Any person who could possibly imagine we should have endured what we have endured had we been possessed of the means of ridding ourselves of the creatures who have made this house worse than any prison, must be crazy."

"Dear, dear lady, now be not hasty," entreated Mr. Kleinwort, whilst Mr. Forde thundered out, "I suppose you will try next to make me believe *you* have no money."

"I shall try to do nothing of the kind," she

replied; but it is useless to us in our extremity. My trustee is now in Italy, but before he went he said he would not allow another shilling to be advanced into the business, and that if he had known my husband's affairs were in so desperate a state, he would never have given his sanction to any of the principal being used."

"He said that, did he ?" commented Mr. Forde gloomily.

"Yes; and I wish to say *you* had a couple of thousand of Mrs. Mortomley's money," supplemented Rupert. "Mr. Kleinwort, do you hear that ?"

Before any one could reply the door flew open, and Lenore came headlong into the room exclaiming, "Mamma ! my mamma !"

At the sight of visitors she paused for a moment, then went straight up to Mr. Forde, whom she knew, and held out her hand as she had been taught to do.

He took it as he might the fang of a serpent, and gave it back to her at once.

"What a child ! oh, what an angel child !"

cried Kleinwort in an ecstasy. "Come, my love, and kiss this ugly old German, whose heart grows young and green at sight of the sweet May-buds."

"Lenore, I want you," said Mrs. Mortomley decisively. And when the child, half frightened at her tone, sprang to her side, Mrs. Mortomley caught her hand tight in hers and looked defiantly at Mr. Kleinwort.

"Ah! dear madam, you make great mistake," he observed; "you imagine me your enemy, though your interests are mine and mine yours, and you possess all the sympathy my nature has to hold!"

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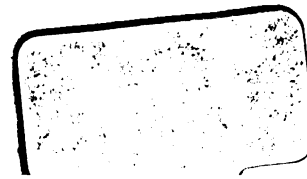
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